

# The McGowan Companies

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You'll like  
the way we  
think about  
insurance.





# THE MCGOWAN COMPANIES

## THINK MCGOWAN.

Built on three generations of dedication to the insurance and financial services industry, The McGowan Companies (TMC) has earned its reputation by empowering our brokers with aggressive, flexible and creative products that capitalize on changes in the insurance marketplace. Our core insurance operations consist of McGowan Program Administrators (MPA), McGowan Excess & Casualty (MEC), McGowan, Donnelly & Oberheu, LLC (MDO) and McGowan Governmental Underwriters (MGU). Stability, Specialization and Service are the pillars for each of The McGowan Companies' core insurance operations.

MPA



### MCGOWAN PROGRAM ADMINISTRATORS

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- Community Association Insurance
  - Real Estate Insurance
  - Hotel Insurance
  - Restaurant Insurance
- Active Shooter/Workplace Violence
  - FEC Insurance
- Professional Liability Insurance

MEC



### MCGOWAN EXCESS & CASUALTY

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- Umbrella & Excess Liability Insurance
  - Primary Liability Insurance
  - Accident & Health

MDO



### MCGOWAN, DONNELLY & OBERHEU, LLC

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- Professional Liability
- Directors & Officers/Employment Practices
- Healthcare Professional

MGU



### MCGOWAN GOVERNMENTAL UNDERWRITERS

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- Public Entities Umbrella Program
- Public Entities Insurance Program
- Public Schools Insurance Program

MRS



### MCGOWAN RISK SPECIALISTS

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- Professional & Management Liability
  - Media/Technology
  - Environmental
  - Medical
- CAT & Specialty Property Division



# MCGOWAN PROGRAM ADMINISTRATORS

## COMMUNITY ASSOCIATIONS DIVISION

<p><b>PACKAGE, UMBRELLA, D&amp;O AND CRIME PROGRAMS</b></p>	<p><b>ELIGIBLE CLASSES</b></p> <ul style="list-style-type: none"> <li>• Condominiums</li> <li>• Single-Family Homeowner Associations</li> <li>• Cooperatives</li> <li>• Commercial Associations</li> <li>• Master Associations</li> <li>• Mixed-Use Associations</li> <li>• Office Condominiums</li> <li>• Many more...</li> </ul>	<p><b>PRODUCTS/LIMITS/TERRITORY</b></p> <ul style="list-style-type: none"> <li>• <b>Package/General Liability:</b> \$1MM/\$2MM  <b>&amp; Property:</b> Blanket Up to \$50MM  <i>Package available in:</i> AZ, CO, DE, DC, IL, IN, KY, MD, MA, MI, MN, MO, NJ, NV, NC*, OH, OR, PA, TN, UT, VA, WA, &amp; WI                      (**No wind coverage available in NC)</li> <li>• <b>Umbrella:</b> \$1MM – \$100MM — Nationwide</li> <li>• <b>D&amp;O/Directors &amp; Officers Liability (Including EPLI):</b> \$1MM – \$5MM Nationwide</li> <li>• <b>Crime/Primary &amp; Excess Fidelity Coverage:</b> \$10,000 – \$1MM (Higher Limits Upon Request) — Nationwide</li> </ul>
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## REAL ESTATE DIVISION

<p><b>PACKAGE AND UMBRELLA PROGRAMS</b></p>	<p><b>ELIGIBLE CLASSES</b></p> <ul style="list-style-type: none"> <li>• Apartments</li> <li>• Office Buildings</li> <li>• Light Industrial—excluding packages</li> <li>• Warehouses—excluding packages</li> <li>• Mixed Use</li> <li>• Retail Shopping Centers</li> </ul>	<p><b>PRODUCTS/LIMITS/TERRITORY</b></p> <ul style="list-style-type: none"> <li>• <b>Package/General Liability:</b> \$1MM/\$2MM (excluding timeshares, light industrial, and warehouses)  <b>Property:</b> Blanket Up to \$90MM  <i>Package available in:</i> AZ, CT, DE, DC, GA, ID, IL, IN, IA, ME, MD, MI, MT, NV, NJ, NM, NC, OH, OR, PA, RI, TN, UT, VT, VA, WA, WI, &amp; WY</li> <li>• <b>Umbrella:</b> \$1MM – \$100MM — Nationwide (except AK)</li> <li>• <b>Crime:</b> \$25,000–\$100,000</li> </ul>
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## HOTEL DIVISION

<p><b>UMBRELLA PROGRAM</b></p>	<p><b>ELIGIBLE CLASSES</b></p> <ul style="list-style-type: none"> <li>• Limited Service Hotels</li> <li>• Full Service Hotels</li> <li>• Timeshares</li> </ul>	<p><b>PRODUCTS/LIMITS/TERRITORY</b></p> <ul style="list-style-type: none"> <li>• <b>Umbrella:</b> \$5MM – \$100MM — Nationwide (except AK, VT, NY)</li> </ul>
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## RESTAURANT DIVISION

<p><b>UMBRELLA &amp; PACKAGE PROGRAMS</b></p>	<p><b>ELIGIBLE CLASSES</b></p> <p>Umbrella:</p> <ul style="list-style-type: none"> <li>• Cafeterias</li> <li>• Fine Dining Restaurants</li> <li>• Casual Dining</li> <li>• Family Style Restaurants</li> <li>• Takeout Restaurants</li> <li>• Many more...</li> </ul> <p>Package:</p> <ul style="list-style-type: none"> <li>• Restaurants</li> <li>• Fine Dining</li> <li>• Casual Dining</li> <li>• Fast Casual</li> <li>• Private Dining Clubs</li> </ul>	<p>Package Continued...</p> <ul style="list-style-type: none"> <li>• Bars</li> <li>• Taverns</li> <li>• Gastro Pubs</li> <li>• Neighborhood Grille</li> <li>• 24-Hour Diners</li> <li>• Caterers</li> <li>• Nonprofit/Fraternal/Social Clubs</li> <li>• Fast Food</li> <li>• Pizza Shops</li> <li>• Take-out Restaurants</li> <li>• Delicatessens &amp; Sandwich Shops</li> <li>• Coffee / Donut Shops</li> <li>• MANY MORE CLASSES AVAILABLE</li> </ul>
<p><b>PRODUCTS/LIMITS/TERRITORY</b></p> <ul style="list-style-type: none"> <li>• <b>Umbrella:</b> \$1MM – \$15MM</li> <li>• <b>General Liability:</b> \$1MM/\$2MM</li> <li>• <b>Liquor Liability:</b> \$1MM/\$1MM</li> <li>• <b>Property:</b> Up to \$25MM TIV</li> <li>• <b>Territory:</b> Nationwide</li> </ul>		

## ACTIVE SHOOTER/DEADLY WEAPON LIABILITY

### PRIMARY LIABILITY PROGRAM

#### ELIGIBLE CLASSES

We will consider **ALL CLASSES** of business, here are some examples:

- Events: Parades/Concerts/Festivals
- Healthcare: Hospital/Nursing Homes/Clinics
- Education: High Schools/Universities
- Religious: Churches/Synagogues
- Retail: Malls/Shopping Centers
- Hospitality: Hotels/Resorts
- Entertainment: Concerts/Events
- Govt. Public Entities: County/Cities/Townships
- Condominium Associations/Public Works

#### PRODUCTS/LIMITS

##### ACTIVE SHOOTER / WORKPLACE VIOLENCE

- Primary Liability: \$1MM-\$25MM
- Business Income: \$1MM-\$25MM
- Property Damage: \$500,000
- Crisis Services: \$500,000
- Counseling Expense: \$500,000
- Funeral Expense: \$500,000
- Global Crisis Coverage

#### CARRIER

- Rated "A / XV" by A.M. Best

#### TERRITORY

- **Available** Nationwide

## FEC INSURANCE

### PROPERTY, GENERAL LIABILITY, EXCESS LIABILITY PROGRAM

#### ELIGIBLE CLASSES

- Family Entertainment Centers that offer:
  - Arcades, Mini Golf courses, Go-Karts, Kiddie Rides, Laser-Tag, Bumper Boats, Paintball
- Arcades
- Miniature Golf Courses
- Laser- Tag
- Batting Cages
- Driving Ranges
- Trampoline Centers (Within and FEC – \$75,000 mp per location)
- Regional Amusement Parks
- Water Parks

#### PRODUCTS/LIMITS/TERRITORY

- Property – Up to \$50MM TIV
- General Liability – \$1MM / \$2 MM
- Excess Liability – Up to \$25MM

#### CARRIER

- A.M. Best "A+ (XIV)" Rated Carriers

#### TERRITORY

- Available Nationwide

## PROFESSIONAL LIABILITY

### LAWYERS, REAL ESTATE AGENTS & APPRAISERS, ACCOUNTANTS

#### ELIGIBLE CLASSES

- LAWYERS:
  - Sole proprietors and law firms from 1 to 99 attorneys
  - Solo attorneys who practice law part time
  - Solo attorneys who are working in a non-legal job and need insurance for "moonlighting" as an attorney
- REAL ESTATE AGENTS & APPRAISERS E&O:
  - Real Estate Agents & Brokers, including independent contractors
  - Real Estate Firms
  - Real Estate Appraiser Firms
  - Real Estate Auctioneers
- ACCOUNTANTS E&O:
  - Accounting Firms
  - CPAs
  - Accountants
  - Tax Preparers & Bookkeepers

#### CARRIER

- LAWYERS:
  - A.M. Best Admitted "A+" Rated Carrier
- ACCOUNTANTS E&O:
  - A.M. Best "A" Rated Carrier/Admitted Paper

#### PRODUCTS/LIMITS/TERRITORY

- LAWYERS:
  - Errors and Omissions (E&O) Insurance: Up to \$5MM/\$5MM
  - Excess Available to \$20MM/\$20MM
- REAL ESTATE AGENTS & APPRAISERS E&O:
  - Up to \$5MM
- ACCOUNTANTS E&O:
  - Professional Liability Insurance: Up to \$10MM

#### TERRITORY

- LAWYERS:
  - Currently offered in: AL, CA, CO, CT, FL, GA, MI, NV, NY, OH, TN, TX, AND WA
- REAL ESTATE AGENTS & APPRAISERS E&O:
  - Nationwide, except AK, CA, HI, & LA
- ACCOUNTANTS E&O:
  - Available Nationwide



# MCGOWAN EXCESS & CASUALTY

Program Manager & Specialized Insurance Broker

## UMBRELLA & EXCESS LIABILITY INSURANCE

### AVAILABLE NATIONWIDE

#### ELIGIBLE CLASSES

- Educational
- Garage
- General Contractors
- Hospitality
- Manufacturers
- Miscellaneous
- Residential Construction in Non-CD States
- Retail Stores
- Services
- Trade Contractors
- Many more...

#### MORE INFORMATION

- **Products:** Umbrella & Excess Liability
- **Limits:** \$10MM or more depending on insurance carrier(s)
- **Carrier:** "A" Rated Carriers/Admitted & Non-Admitted Paper
- **Required Underlying Rating:** A-/VII or better
- **Sweet Spot:** \$7,500 to \$75,000 in Umbrella Liability Premium

## GENERAL LIABILITY & PACKAGE INSURANCE

### AVAILABLE IN ALL STATES

#### ELIGIBLE CLASSES

- Apartment Buildings (including multi-use)
- Auto Repair Shops
- Bars/Taverns (no dance floors)
- Concrete Mix-in-Transit
- Contractors—GCs and Trade
- Light Manufacturing
- LROs
- New Ventures
- Restaurants
- Roofing Residential & Commercial
- Sand or Gravel Digging
- Sandwich Shops
- Vacant Buildings
- Vacant Land
- Warehouses
- Many more...

#### MORE INFORMATION

- **Products:** General Liability & Property (only when packaged with GL)
- **Limits:** GL - \$1MM Occurrence / \$2MM Aggregate; Property - Up to \$5MM TIV (any location)
- **Minimum Premium as low as \$1,500**
- **Carrier:** "A" / XV - Non-Admitted Paper

## ACCIDENT & HEALTH

### AVAILABLE NATIONWIDE

#### ELIGIBLE CLASSES

- Before & After Care Programs
- Camps—Sports & Non-Sports
- Clinics & Leagues
- Club & Intramural Teams
- Dance Studios
- Day Cares, Nursery Schools & Pre-schools
- Fitness Clubs
- Intercollegiate Athletic Insurance
- Martial Arts Facilities
- Religious Groups
- Special Events (1 day or longer)
- Volunteer Groups
- K-12 Schools
- Many More...

#### MORE INFORMATION

- **Carrier:** "A" Rated Carriers/Admitted Paper

# MCGOWAN RISK SPECIALISTS

## Specialized Wholesale Brokerage



### PROFESSIONAL & MANAGEMENT LIABILITY

**E&O; D&O; EPLI; CRIME;  
FIDUCIARY; K&R**

**ELIGIBLE CLASSES**

- Accountants
- Architects & Engineers
- Consultants
- Employment/Title/Travel Agencies
- Financial Institutions
- Insurance Agents & Brokers

- Lawyers
  - Non-Profits
  - Public, Private, & Non-Profit Companies
  - Real Estate Professionals
- \*Many more classes available...

### MEDIA/TECHNOLOGY

**PROFESSIONAL LIABILITY;  
TECH E&O; MEDIA  
LIABILITY; CYBER  
LIABILITY/DATA BREACH;  
COPYRIGHT/TRADEMARK  
INFRINGEMENT**

**ELIGIBLE CLASSES**

- Advertising/PR Firms
- Broadcasters, Producers, Printers,  
Publishers, Graphic Designers
- Cable TV Operators

- Hardware/Software/Systems Design
  - Online/Web Design & Services
  - Tech Consultants
  - Telecommunications
- \*Many more classes available...

### ENVIRONMENTAL

**PROFESSIONAL; GL;  
POLLUTION; ENVIRONMENTAL  
IMPAIRMENT LIABILITY;  
PRODUCT & TRANSPORTATION  
POLLUTION**

**ELIGIBLE CLASSES**

- Alternative Energy
- Dry Cleaning
- Energy Audits
- Environmental Contractors & Consultants
- Environmental Engineers & Inspectors

- Hazardous Material & Waste Haulers
  - LSRPs/Remediation/Abatement  
Companies & Professionals
  - Restoration Companies
  - Env. & Miscellaneous Facilities
- \*Many more classes available...

### MEDICAL

**PROFESSIONAL (with GL for  
many classes); EPLI; PRIVACY/  
SECURITY/DATA BREACH; D&O;  
PRODUCTS & COMPLETED OPS**

**ELIGIBLE CLASSES**

- Alternative Medicine
- Ambulance/Medical Transportation
- Clinical Trials/Research
- Clinics
- Hard to Place Practitioners
- Home Health Care
- Imaging Centers

- Labs
  - Medi-Spas
  - Pharmacies
  - Physical Therapy/Athletic Trainers
  - Rehab/Mental Health Facilities
  - Surgery Centers
  - Teaching Professionals/Facilities
- \*Many more classes available...

### CASUALTY

**GL; PRODUCTS LIABILITY/  
PRODUCTS RECALL; SPECIAL  
EVENTS; LIQUOR LIABILITY;  
WORKERS COMP**

**ELIGIBLE CLASSES**

- Beauty/Barber/Nails
- Child Care Centers
- Fitness Centers
- Real Estate

- Restaurants/Bars/Taverns
  - Specialty Training Schools
  - Youth Sports
- \*Many more classes available...

# MCGOWAN RISK SPECIALISTS

## CAT & Specialty Property Division

McGowan Risk Specialist's CAT & Specialty Property Division has the skills, knowledge, and market access to service your hard to place wind-exposed risks of all sizes. We understand that not all CAT exposed accounts are the same. That is why we custom tailor each wind-exposed property placement to satisfy the specific needs of each risk. Let our experience, and the cutting edge CAT programs we provide, help you win your next wind-exposed property deal.

- Apartments
- Condominiums
- LRO
- Offices
- Retail
- Restaurants
- Schools
- Municipalities
- Manufacturing
- Warehousing
- Hotels
- Vacant Buildings
- Student Housing
- Subsidized Housing
- Senior Living
- Hospitals
- Governmental Buildings
- Builders Risk

### SMALL COMMERCIAL—\$5M OR LESS TIV

**SUBMISSION REQUIREMENTS:**  
ACORD 125, MCGOWAN RISK SOV,  
3-5 YEAR LOSS RUNS,  
TARGET PREMIUM

- In-House Rating Capabilities
  - 2 Business Day Turn Time in Most Cases
- All Risk or Wind-Only Options
- Multiple Deductible Options
  - Building, Location, or Risk
- Full-Wind Market Access
  - Over 100 Classes of Business
  - Vacant Property
  - New Purchases—No Previous Loss History
  - Builders Risk Coverage
  - Prior Losses OK
  - (With Repairs Completed)

### LARGE & MIDDLE MARKET COMMERCIAL

**SUBMISSION REQUIREMENTS:**  
ACORD 125, MCGOWAN RISK SOV,  
POSSIBLE SUPPLEMENTAL APP,  
3-5 YEAR LOSS RUNS,  
TARGET PREMIUM

- Up to \$250M TIV Capacity Per Location
  - Higher Layered Limits Available
- Loss Limits Available
- All Risk or Wind-Only Options
- AOP/Wind Deductible Buybacks
- Captive Programs
- Program Capabilities for Large TIVs
  - Schedule Should Contain Similar Risks
- Equipment Breakdown

### FLOOD/QUAKE

**SUBMISSION REQUIREMENTS:**  
ACORD 125, MCGOWAN SOV  
INCLUDING FLOOD ZONES,  
ELEVATION CERTIFICATE,  
LOSS RUNS

- Primary NFIP—All Zones
- Excess Flood (Including BI)
- Earthquake
  - West Coast, New Madrid, Eastern

### MONO-LINE TERRORISM

**SUBMISSION REQUIREMENTS:**  
ACORD 125, MCGOWAN SOV  
INCLUDING FLOOD ZONES,  
ELEVATION CERTIFICATE,  
LOSS RUNS

- Full Terrorism (Certified & Non-Certified Acts)
- Policy Limits up to \$100M Available
  - \$2 Billion in TIV Accepted
- One Business Day Turn Time
- Typically Half of Traditional TRIA Rate Offered by Domestic Carriers



# MCGOWAN, DONNELLY & OBERHEU, LLC

Professional & Management Liability Brokers



## PRODUCT OVERVIEW

### AVAILABLE NATIONWIDE

### PROFESSIONAL LIABILITY CLASSES

- Accountants
- Architects & Engineers
- Financial Services
- Insurance Agents & Brokers
- Lawyers
- Media
- Medical
- Miscellaneous Errors & Omissions
- Real Estate Errors & Omissions
- Technology E&O

### MANAGEMENT LIABILITY CLASSES

- Employment Practices Liability
- Private Company D&O
- Non-Profit D&O
- Community Association D&O
- Public Company D&O
- Financial Institution D&O
- Health Care
- Fiduciary Liability
- Crime
- Privacy & Network Security

### PRODUCTS

- Primary & Excess

### TERRITORY

- Nationwide

### SPECIAL FEATURES

- Access to over 75 A.M. Best "A" Rated or Better Markets

## RECENT SUCCESSES

COVERAGE	OPERATIONS	LIMITS	PREMIUM
• Allied Health Care	• Biometric Blood Screening	• \$2M/\$4M	• \$19,680
• Architects & Engineers	• Structural Engineer	• \$1M/\$1M	• \$4,470
• Privacy & Network Security	• Health Clinic	• \$1M/\$1M	• \$17,450
• EPL	• Law Firm	• \$2M/\$2M	• \$5,833
• E&O	• Aviation Title Company	• \$1M/\$1M	• \$10,800
• Non-Profit D&O	• Professional Association	• \$1M/\$1M	• \$1,500
• Private D&O	• Equipment Company	• \$1M/\$1M	• \$16,908

Let MDO show you the way.

Applications available at [mdoinsurance.com/applications](http://mdoinsurance.com/applications)





# MCGOWAN GOVERNMENTAL UNDERWRITERS

## Public Entity Specialists

### PUBLIC ENTITY UMBRELLA PROGRAM

#### AVAILABLE NATIONWIDE

#### ELIGIBLE CLASSES

- Cities, Towns, & Villages with Populations under 100,000
- Counties with Populations Under 250,000
- Special Purpose Districts (Water, Sewer, Park, Tax, & Fire Districts)

#### PRODUCTS

- Umbrella

#### LIMITS

- Up to \$50MM

#### CARRIER

- "A" Rated Carriers/Admitter Paper

#### REQUIRED UNDERLYING RATING

- A-/VI

### PUBLIC ENTITY PACKAGE PROGRAM

#### AVAILABLE IN OHIO, PENNSYLVANIA, GEORGIA, AND SOUTH CAROLINA

#### ELIGIBLE CLASSES

- Municipalities: Cities, Towns, & Villages with Populations Under 100,000
- Counties with Populations Under 500,000
- Special Purpose Districts (Water, Sewer, Park, Utility, Tax, & Fire)

#### PRODUCTS

- Package and Umbrella

#### SPECIAL COVERAGES

- Public Officials Liability
- General Liability
- Employment Practices
- Property & Allied Lines
- Auto Liability & Physical Damage
- Law Enforcement Liability

- Excess Liability

- Workers Compensation (in Pennsylvania)

#### WATER DISTRICTS

- Auto Liability & Physical Damage
- Public Officials/Employment Practices
- Full Pollution
- Failure to Supply \$1MM
- Low Property Deductibles
- General Liability
- Causes of Loss Coverage for:
  - Pipes
  - Vaults
  - Pollution

#### CARRIER

- "A" Rated Carrier

### SCHOOL PACKAGE PROGRAM

#### AVAILABLE IN OHIO, PENNSYLVANIA, GEORGIA, AND SOUTH CAROLINA

#### ELIGIBLE CLASSES

- K-12 Public Schools
- Average Daily Attendance of Fewer than 35,000

#### PRODUCTS

- Package and Umbrella

#### SPECIAL COVERAGES

- Educator's Legal Liability
- Inland Marine
- Property

- Automobile Liability

- General Liability

- Additional Products Available

- Environmental Impairment Liability

- Professional Lines Liability

- Excess Liability

- Identity Theft Recovery

#### CARRIER

- "A" Rated Carrier



McGowan Program Administrators



McGowan Excess & Casualty



McGowan, Donnelly & Oberheu, LLC



McGowan Governmental Underwriters



McGowan Risk Specialists