

# 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



- Community Association Division
  - Real Estate Division
  - Hospitality Division
  - Restaurant Division
- Real Estate Agents & Appraisers
  - Senior Care Division

MEC

### MCGOWAN EXCESS & CASUALTY



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

MDO

### MCGOWAN, DONNELLY & OBERHEU, LLC



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

MGU

### MCGOWAN GOVERNMENTAL UNDERWRITERS



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

MRS

### MCGOWAN RISK SPECIALISTS



- CAT & Specialty Property Division

## CONTACT

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# MCGOWAN PROGRAM ADMINISTRATORS

## COMMUNITY ASSOCIATIONS DIVISION

PACKAGE, UMBRELLA, D&O AND CRIME PROGRAMS	ELIGIBLE CLASSES	PRODUCTS/LIMITS/TERRITORY
	<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>• Timeshare/Interval Associations (excluding packages)</li> <li>• Many more...</li> </ul>	<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, KY, MD, MI, MO, NV, 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>

## REAL ESTATE DIVISION

PACKAGE AND UMBRELLA PROGRAMS	ELIGIBLE CLASSES	PRODUCTS/LIMITS/TERRITORY
	<ul style="list-style-type: none"> <li>• Apartments</li> <li>• Office Buildings</li> <li>• Light Industrial—excluding packages</li> <li>• Office Condominiums</li> <li>• Warehouses—excluding packages</li> <li>• Mixed Use</li> <li>• Retail Shopping Centers</li> </ul>	<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 \$50MM  <i>Package available in:</i> DE, DC, IL, MD, MI, OH, OR, PA TN &amp; VA</li> <li>• <b>Umbrella:</b> \$1MM – \$100MM — Nationwide</li> <li>• <b>Crime:</b> \$25,000–\$100,000</li> </ul>

## HOSPITALITY DIVISION

GENERAL LIABILITY, AUTO LIABILITY, LIQUOR LIABILITY, UMBRELLA, & GUEST PROPERTY	ELIGIBLE CLASSES	PRODUCTS/LIMITS/TERRITORY
	<ul style="list-style-type: none"> <li>• Limited Service Hotels</li> <li>• Full Service Hotels</li> <li>• Luxury Hotels</li> <li>• Destination Resorts</li> <li>• Casinos, Hotels, &amp; Resorts</li> </ul>	<ul style="list-style-type: none"> <li>• <b>GL, Liquor Liability, Auto Liability, Guest Property, &amp; Umbrella:</b> Nationwide</li> <li>• <b>Umbrella:</b> \$1MM – \$225MM — Nationwide</li> </ul>

## RESTAURANT DIVISION

UMBRELLA PROGRAM	ELIGIBLE CLASSES	PRODUCTS/LIMITS/TERRITORY
	<ul style="list-style-type: none"> <li>• Cafeterias</li> <li>• Fine Dining Restaurants</li> <li>• Institutional Food Services</li> <li>• Family Style Restaurants</li> <li>• Takeout Restaurants</li> </ul> (*Additional Restaurant classes available)	<ul style="list-style-type: none"> <li>• <b>Umbrella:</b> \$1MM – \$25MM</li> <li>• <b>Territory:</b> Nationwide</li> </ul>

## REAL ESTATE AGENTS & APPRAISERS

E&O PROGRAM	ELIGIBLE CLASSES	PRODUCTS/LIMITS/TERRITORY
	<ul style="list-style-type: none"> <li>• Independent Real Estate Agents &amp; Brokers including independent contractors</li> <li>• Real Estate Firms</li> <li>• Real Estate Appraiser Firms</li> <li>• Real Estate Auctioneers</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Limits:</b> Up to \$5MM</li> <li>• <b>Territory:</b> Nationwide except in AK, CA, HI, and LA</li> </ul>

## SENIOR CARE DIVISION

PRIMARY MEDICAL PROFESSIONAL & GENERAL LIABILITY	ELIGIBLE CLASSES	PRODUCTS/LIMITS/TERRITORY
	<ul style="list-style-type: none"> <li>• Senior Care Facilities <ul style="list-style-type: none"> <li>- Skilled Nursing</li> <li>- Assisted Living</li> <li>- Dementia Care</li> <li>- Independent Living</li> <li>- Home Health Care</li> <li>- Life Plan Communities (fka CCRCs)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Primary Medical Professional &amp; General Liability:</b> <ul style="list-style-type: none"> <li>• \$1MM/\$3MM (Higher Limits Upon Request)</li> </ul> </li> <li>• <b>Territory:</b> Nationwide</li> </ul>



# 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 EXCEPT AK, DE, & HI

#### ELIGIBLE CLASSES

- Apartment Buildings (including multi-use)
- Auto Repair Shops
- Bars/Taverns (no dance floors)
- Concrete Mix-in-Transit
- Contractors—GCs and Trade
- 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 Policy:** General Liability - \$1,500 - \$30,000 (plus fees and taxes)
- **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

## 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](https://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, AND GEORGIA

#### 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, AND GEORGIA

#### 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