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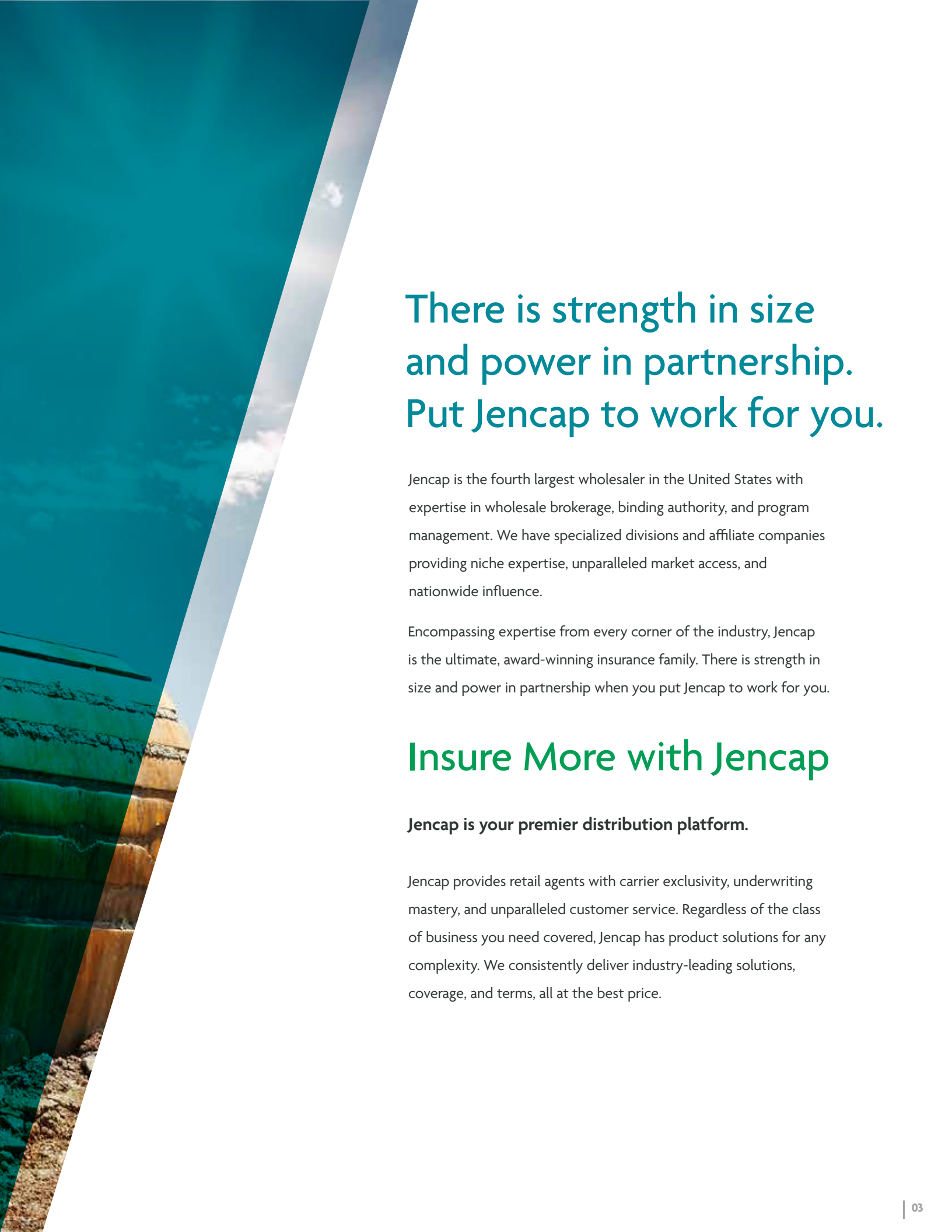
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There is strength in size and power in partnership. Put Jencap to work for you.

Jencap is the fourth largest wholesaler in the United States with expertise in wholesale brokerage, binding authority, and program management. We have specialized divisions and affiliate companies providing niche expertise, unparalleled market access, and nationwide influence.

Encompassing expertise from every corner of the industry, Jencap is the ultimate, award-winning insurance family. There is strength in size and power in partnership when you put Jencap to work for you.

Insure More with Jencap

Jencap is your premier distribution platform.

Jencap provides retail agents with carrier exclusivity, underwriting mastery, and unparalleled customer service. Regardless of the class of business you need covered, Jencap has product solutions for any complexity. We consistently deliver industry-leading solutions, coverage, and terms, all at the best price.

4th

LARGEST
WHOLESALER

800⁺

TEAM MEMBERS

17k

Agents & Growing

20%

of Jencap's Staff are
Employee Equity Holders

Over
\$2 BILLION
in Total Written
Premiums

47

OFFICES
COUNTRYWIDE



WHOLESALE BROKERAGE

Provide winning solutions to your clients with our expansive market access and established carrier relationships.



BINDING AUTHORITY

Tap into our deep product knowledge and remain responsive to your clients with our quick turnaround on quotes.



EXCLUSIVE PROGRAMS

Leverage our industry specialization through exclusive access to our collection of niche programs.



WHOLESALE BROKERAGE

With Jencap's size and reach, no account is beyond our team's capability. You can rely on our reputation of honesty, integrity, technical expertise, and quality service.

PROPERTY

COMMERCIAL PROPERTY

TARGET CLASSES

- All classes, types, and locations

COVERAGE FEATURES

- All Risk/All Perils form
- Excess Limits
- Deductible buybacks
- Layered limit capabilities
- Earthquake
- Flood & Wind
- Business Interruption
- Stock Throughput

BUILDERS' RISK/INLAND MARINE

TARGET CLASSES

Builders' Risk

- Renovations & remodels
- All construction type classes
- Large projects
- Technical/complex projects
- Tract housing

Inland Marine

- Floaters (all types)
- Fine art & fine art dealers
- Motor Truck Cargo
- Equipment (all types)

CATASTROPHE/DIC

TARGET CLASSES

- All cat-exposed classes
- All property types
- Single locations to large schedules
- Homeowner/condo associations

COVERAGE FEATURES

- Primary, Excess, or Loss Limit basis
- Broad deductible options
- High capacity availability

CASUALTY

GENERAL LIABILITY

TARGET CLASSES

- Contractors—artisans, GC, paper GC
- Real estate—Owner Occupied or LRO
- Retail/mercantile & wholesale
- Allied medical (GL & PL)
- Manufacturers
- Hospitality
- Service industries
- Recreation and leisure
- Sports and fitness
- Nonprofits and social services
- Public entities
- Cannabis, hemp, and marijuana

PRODUCTS LIABILITY

TARGET CLASSES

- Medical products
- Medical devices
- Pharmaceuticals & nutraceuticals
- Clinical trials
- Industrial machinery
- Power tools & heavy equipment
- Toys & sporting goods
- Exercise equipment
- New products
- Automotive equipment/parts
- Consumer products
- Vitamin & nutritional supplements

EXCESS LIABILITY

TARGET CLASSES

- All classes

COVERAGE FEATURES

- High limits available
- Buffer layers
- Follow Form coverage



SPECIALTY WHOLESALE BROKERAGE

For niche coverage in specialty industries, look no further than our highly-specialized team of brokers. Place your trust in a team with a wide spectrum of industry-specific expertise and billions of dollars in associated premiums.

PROFESSIONAL & MANAGEMENT LIABILITY

SPECIALTY PRODUCTS

- Errors & Omissions
- Cyber, Privacy & Network Security
- Fiduciary Liability
- Directors & Officers
- Employment Practices Liability
- Commercial Crime/Fidelity

WORKERS' COMPENSATION

TARGET WORKERS' COMPENSATION APPETITE

- All industries
- High-hazard operations
- New ventures
- Lapses in coverage
- No prior coverage
- Unlimited experience modifications
- Multi-state accounts
- All premium sizes

TRANSPORTATION & GARAGE

TRANSPORTATION COVERAGES

- Commercial Auto Liability
- Physical Damage
- Motor Truck Cargo
- Bobtail Liability
- Excess Garage
- Garage Liability
- Garage Keepers Legal Liability
- Property
- Dealers Open Lot
- Dealers Errors & Omissions
- Hired and Non-Owned Auto

PERSONAL LINES

SPECIALTY PRODUCTS

- Packaged Homeowners policies
- Personal Umbrella policies
- Personal Articles floaters
- Monoline E&S Homeowners policies
- Excess Flood policies
- Builder's Risk

POLLUTION LIABILITY

TARGET CLASSES

- Environmental contractors/engineers
- Industrial product manufacturers
- Construction contractors and managers
- Hazardous material transporters/contractors
- Commercial and residential development

COVERAGE FEATURES

- Available coverages include: Pollution Liability, Contractors Pollution Liability, Errors & Omissions, Pollution Legal Liability
- Practice basis or project-specific, including pollution wrap-ups (OCIP and/or CCIP)
- Monoline and packaged options available

BROKERAGE TARGET CLASSES OF BUSINESS

- | | | |
|-------------------|----------------|-------------------|
| • Agriculture | • Healthcare | • Social services |
| • Environmental | • Real estate | • Oil & gas |
| • Public entities | • Construction | • Nonprofit |
| • Cannabis | • Hospitality | • Technology |



BINDING AUTHORITY

Jencap gives our agency partners a competitive edge with access to quick indications, quotes, and binders. Couple that with product expertise, geographic knowledge, and deep market intelligence and you get the right policy every time, regardless of the coverage or complexity.

PACKAGED & MONOLINE POLICIES

PROPERTY & CASUALTY

- General Liability
- Property
- Liquor Liability
- Products Liability
- Inland Marine
- Special Events
- Hired and Non-Owned Auto
- Equipment Breakdown
- Excess & Umbrella
- Contractors Pollution Liability
- Professional Liability

TRANSPORTATION & GARAGE

- Auto Liability
- Auto Physical Damage
- Motor Truck Cargo
- Contingent Cargo
- Bobtail Liability
- Truckers General Liability
- Garage Liability
- Garage Keepers
- Property
- Excess & Umbrella
- Hired and Non-Owned Auto
- Transportation Pollution Liability

COVERAGE HIGHLIGHTS

- Competitive commissions
- Low minimum premiums
- Deductibles from \$0 to \$1000
- Blanket AI is available
- ISO Occurrence forms
- Limits up to \$1 million/\$3 million
- High property TIV capacity available
- New ventures accepted
- Excess limits from \$1 million to \$10 million
- Flexible terms & conditions
- A.M. Best A-rated or greater
- Flexible terms & conditions
- Available nationwide*
- Admitted and non-admitted paper

*Some restrictions may apply.

BINDING AUTHORITY HIGHLIGHTS

24

HOURS

Receive your indication or quote within 24 hours of a completed submission.

50⁺

BINDING APPOINTMENTS

We underwrite on behalf of over fifty foreign and domestic specialty carriers. Some contracts have spanned over thirty years.

BROAD UNDERWRITING APPETITE

Our in-house binding authority offers a broad spectrum of eligible classes.

PROPERTY & CASUALTY CLASSES AVAILABLE IN OUR BINDING AUTHORITY*

- Adult day cares
- Alarm installation
- Amusement parks
- Animal services
- Apartments/habitational
- Artisan contractors
- Asbestos, lead, and mold abatement contractors
- Auto service and repair
- Bakeries
- Bars and taverns
- Beauty, barber, and tanning salons
- Bed and breakfasts
- Boat dock construction
- Builders Risk
- Caterers and halls
- Clubs (social and service)
- Commercial Inland Marine
- Condominium & homeowners associations
- Consultants
- Contractors equipment rental
- Day nursery or preschools
- Demolition contractors
- Distributors (internet and wholesale)
- Dwelling Fire/Homeowners
- Employment agencies
- Environmental laboratory services
- Exterminators
- Exercise studios
- Fence erectors
- Foreclosure/eviction cleanup
- General contractors (commercial & residential)
- Golf courses
- Grocery/convenience stores
- Halfway houses
- Home health care
- Hotels and motels
- Houses of worship
- Hunting clubs, preserves, and shooting ranges
- Janitorial (residential & commercial)
- Landowners
- Landscaping
- Landfill construction contractors
- Lessor's Risk
- Liquor Liability
- Machine shops
- Machinery and equipment (installation, service, or repair)
- Martial arts studios
- Masonry contractors
- Medical equipment supply stores
- Mobile home parks and campgrounds
- Network security coverage
- Claims support
- Office buildings
- Owners and Contractors Protective Liability
- Schools (private, technical, trade, & vocational)
- Pawn shops
- Pressure cleaning
- Products manufacturing
- Push cart and flea market vendors
- Recyclers/dismantling operations
- Restaurants
- Security guards
- Shopping centers
- Solar contractors
- Special events
- Sports camps, clinics, or leagues
- Storage tank installation and design
- Steel/metal erection
- Student housing
- Swim and racquet clubs
- Swimming pool contractors, dealers, & installers
- Telecommunication towers
- Transportation services
- Tree trimmers
- Umbrella on all classes
- Unmanned aircraft systems (drones)
- Vacant property and buildings
- Warehouses
- Welding
- Wind and solar energy
- Woodworking/cabinet making
- Waste oil & grease collection services
- Wind turbine installation and repair

* Partial list provided

TRANSPORTATION & GARAGE CLASSES AVAILABLE IN OUR BINDING AUTHORITY

- Adult daycare vans
- Airport shuttles
- Auto haulers
- Bloodmobiles/bookmobiles
- Buses
- Contractors
- Couriers
- Daycare vans
- CDL and non-CDL driver training schools
- Dump truck operations
- Food trucks
- Frac water haulers
- Guided tours
- Hazardous materials haulers
- Household goods movers
- Limousines
- Local and interstate charter buses
- Loggers
- Non-emergency vehicles
- Public livery
- School buses
- Shuttles
- Social service units
- Sightseeing buses & trolleys
- Van pools
- Wreckers

‡ Partial list provided



EXCLUSIVE PROGRAMS

Your clients have specific needs; we have customized solutions. Only Jencap provides the breadth of niche programs required to meet the needs of our agency partners.

Gain access to a growing list of specialized programs built on our hard-earned reputation and experience in the marketplace. Our team members are skilled in their underwriting craft and provide your clients the customized and competitive solutions they require.

26 EXCLUSIVE PROGRAMS

from Nonprofits and Transportation to Self Storage and everything in between.

JENCAP'S EXCLUSIVE PROGRAMS

PROGRAM	AVAILABILITY	ADMINISTRATOR	FILING STATUS	COVERAGE AVAILABILITY
Adult Residential Facilities	AZ, CA, OR & WA	MiniCo	Non-admitted	Hybrid Commercial and Personal Packaged Policy
Agribusiness Insurance	Most states	MiniCo	Non-admitted	Property, Auto, Liability, Umbrella
Architect & Engineers Professional Liability	All states	MiniCo	Non-admitted	Liability
ArtisanPAK Trade Contractors	CA, AZ, NV	MiniCo	Both	All Commercial Lines (except WC)
Coastal Condominiums	NY and NJ	Quaker Special Risk	Non-admitted	Property (Wind Damage included), General Liability, Hired and Non-Owned Auto, Equipment Breakdown, Business Income
Commercial Self-Storage	All states	MiniCo	Both	Property, Liability, Umbrella, Business Interruption, Specialty Liability, Pollutant Removal
Community Associations	All states	Trivedi Capacity Associates	Both	Professional & General Liability, Workers' Compensation, Umbrella
Construction Managers	All states (Except LA & CO)	Quaker Special Risk	Non-admitted	Professional & General Liability
Cyber Insurance	Most states	MiniCo	Admitted	Liability
Environmental and Pollution	All states (Except LA & NY)	Jencap	Both	Liability, Contractor Pollution Liability, Professional Liability, Excess Liability
Equipment Breakdown Insurance	All states	MiniCo	Admitted	Property, Business Interruption, Ordinance, Utility Interruption
Fine Art, Collectibles & Jewelry	All states	MiniCo	Admitted	Inland Marine (Personal Lines)
Hired and Non-Owned Auto for Food Couriers	All states (Except WV)	Jencap	Non-admitted	Primary Liability
Lawn and Landscaping Operations	Most states	MiniCo & Risk Innovations	Admitted	All Commercial Lines
Lawyers Professional Liability	All states	MiniCo	Both	Liability
Luxury Home Builders & Remodelers	Most states	Quaker Special Risk	Non-admitted	Liability
Medical Stop-Loss Insurance	All states	Aran Insurance Underwriters	Admitted	Stop Loss Insurance
Miscellaneous Professional Liability	All states	MiniCo	Non-admitted	Liability
Nonprofit and Social Service Organizations	All states (Except HI & LA)	MiniCo	Both	All Commercial Lines
NY Contractors Liability (Wholesale Only)	NY	MiniCo	Non-admitted	Liability
Self-Storage Tenant Insurance	All states	MiniCo	Both	Inland Marine
Self-Storage Workers' Compensation	All states	MiniCo	Both	Workers' Compensation
Specialty Trade Contractors (with Action Over in NY)	All states	Quaker Special Risk	Non-admitted	General Liability
Sports & Activity Insurance	Most states	MiniCo	Admitted	Accident
Umbrella for Restaurants	All states	Trivedi-Capacity Associates	Admitted	Excess Liability, Professional Liability
Wind/Hail Deductible Buy-Back Program	All states	MiniCo	Non-admitted	Property

You are backed by 40+ Years of Program Administration and Underwriting

Our trusted and successful program experience in the marketplace means you have access to a growing list of available niche programs for your clients. To whom much is given, much is expected. Our team members are thoughtful in their underwriting craft, all the while providing you with competitive solutions.

PROGRAM BRANDS



PROGRAM HIGHLIGHTS

- ✓ Exclusive A-Rated carriers
- ✓ Generous commissions
- ✓ Dedicated underwriting
- ✓ Comprehensive coverage
- ✓ Risk management & claims services



“My vision for Jencap was to bring together strong, independent wholesale entities and move forward in the marketplace as one major force. When you look at the interactions between our companies today, our successful cross-selling efforts, and the unbelievable talent we’ve accumulated across the country, it is obvious that Jencap is truly better together.”

John Jennings, Chief Executive Officer

JENCAP EXCEEDS EXPECTATIONS



EXPERTISE

Each of the ten Jencap companies target very specific industries and bring you products customized to those tightly-defined markets. The power and depth of our collective knowledge propels your agency forward with a great competitive advantage.



SERVICE

A call or email is all it takes to tap into your trusted partners at Jencap. Our team will provide the knowledge, responsiveness, integrity, and speed to meet the demands of your clients.



ACCESS

We work closely with our carriers to provide dependable, consistent markets to you and your clients. You have unmatched access to partners who value a deep understanding of the opportunities and risks inherent in your clients' businesses and offer informed views on market developments and industry competition.



PRICING

Offering the most competitive premium is a critically important component of our business. We leverage our collective size and strength to negotiate the best terms and pricing for you.



TECHNOLOGY


We are always investing in technology to speed up the back end processes, submissions, quotes, and binders so that you can stay one step ahead of your competition.

JENCAP GEOGRAPHIC DISTRIBUTION

Our large geographic footprint provides you with national market access and regional industry expertise.



SPREAD OF PRODUCT DISTRIBUTION

 **WHOLESALE
BROKERAGE**

 **BINDING
AUTHORITY**

 **EXCLUSIVE
PROGRAMS**

35%

WHOLESALE
BROKERAGE

32%

BINDING
AUTHORITY

33%

EXCLUSIVE
PROGRAMS

47

**OFFICES
NATIONWIDE**

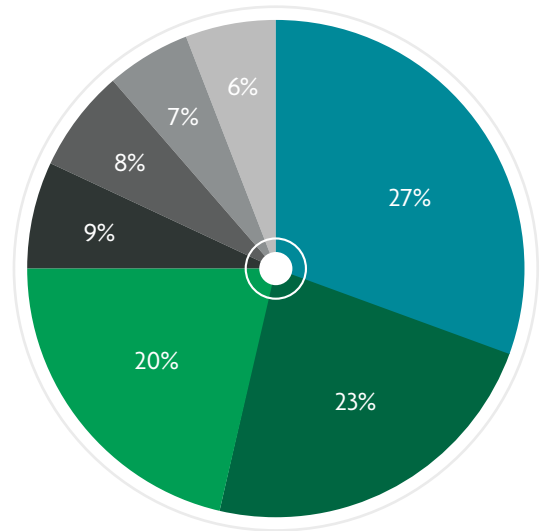
The Jencap companies are licensed to work with any retail office in any state.

TOP LINES OF COVERAGE BY PREMIUM

- 01 General Liability — \$422,018,000
- 02 Excess Liability — \$314,720,000
- 03 Property/Inland Marine — \$269,525,000
- 04 Workers' Compensation — \$129,309,000
- 05 Automobile/Transportation — \$106,760,000
- 06 Professional Liability — \$106,760,000
- 07 All other lines — \$101,000,000+

BREAKDOWN OF TOTAL WRITTEN PREMIUM

- General Liability (27%)
- Excess Liability (23%)
- Property/Inland Marine (20%)
- Workers' Compensation (9%)
- Automobile/Transportation (8%)
- Professional Liability (7%)
- All other lines (6%)



BREADTH OF PRODUCTS AND CARRIER ACCESS

250⁺
CARRIER APPOINTMENTS

The Jencap companies maintain appointments with all major carriers in the wholesale distribution space.



Leaders across Jencap have fostered 20-to-40-year relationships with most senior insurance carrier executives.

Unrivaled
MARKET ACCESS

From binding to brokerage, Jencap's professionals have the access to find solutions for the most challenging risks.

JENCAP AFFILIATE COMPANIES

Jencap and our family of companies deliver a broad range of specializations, market access, and geographical expertise.



AranInsUW.com

ARAN INSURANCE UNDERWRITERS

Founded in 2010, Aran Insurance Underwriters (AIU) is a full-service managing general underwriter offering medical stop-loss insurance to self-funded employer group plans. Aran is the stop-loss expert in reference-based pricing and we built flexibility into our underwriting guidelines to accommodate as many prospects as possible. This program is available nationwide.



HARPUmbrella.com

HARP UMBRELLA

HARP Umbrella provides agents and brokers access to preeminent carriers with diversified program platforms. We work exclusively with agency partners that specialize in niche market segments. Our approach is to be very selective in developing innovative, unique, competitively priced products and services for these market segments.



HRMP.com

HRMP

Founded in 1990, HRMP is a third-party administrator for risk takers offering business solutions to address life conversions, back office or run-out administration, auditing services, and more. HRMP offers services to group insurance carriers in partnership with "A" rated carriers.



MiniCo.com

MINICO

MiniCo Insurance Agency was founded in 1974 as a provider of specialty insurance products and publications for the self-storage industry. Today the company is a program administrator offering multiple specialty property and casualty insurance products for a variety of unique industries and exposures.



QuakerSpecialRisk.com

QUAKER SPECIAL RISK

Quaker Special Risk is a premier commercial and personal lines wholesaler, managing general agency, and program manager. They have been a leader and pioneer in the excess and surplus lines market for over 60 years and are dedicated to offering customized insurance solutions to their agency partners.



RiskInnovations.com

RISK INNOVATIONS

Risk Innovations is a niche wholesaler that specializes in monoline Workers' Compensation. Their program exclusivity, process automation, national footprint, broad market access, and specialized expertise positions them in the marketplace as an industry-leading specialty wholesaler.



HARPUmbrella.com

TRIVEDI-CAPACITY ASSOCIATES

Trivedi-Capacity Associates is a specialty programs provider that focuses on commercial risks, particularly in the hotel and community association space. The management team provides expertise, efficiency, and ease of doing business to independent agents and brokers across the country.



JENCAP LEADERSHIP



John Jennings
Chief Executive Officer



Mark Maher
President



David Nielsen
Chief Financial Officer



Joan Hynes
Chief Human Resources Officer



Peter Byrne
Chief Information Officer



Les Ross
Executive Vice President



Paul Orlando
Managing Director of Sales



Kathryn Smith
Managing Director of Marketing



Matthew Dunn
Business Development & Acquisitions



Matthew Gerson
Business Development & Acquisitions

DIVISION LEADERSHIP

“The intermediary insurance space is a people-first business. We see a unique opportunity to build a one-of-a-kind national distribution platform that provides quality products to agents and brokers across the country.”

Mark Maher, President



Kristopher Bauer
Jencap Specialty Insurance Services



Tushar Trivedi
Trivedi-Capacity Associates



Brian Barrilleaux
Jencap Insurance Services



Roger Ware
Jencap Insurance Services



Taras Shalay
Jencap Insurance Services



Bruce Peddle
Risk Innovations



John LaCava
Jencap Program Administrators



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