

CAPACITY

The company has automatic capacity in the form of traditional Managing General Underwriting agreements and Lloyd's Cover-holder agreements.

DIRECTORS AND OFFICERS LIABILITY

- \$10 million USD, including coverage for Securities Exposure.
- Can include Pension Trust Liability up to full limits
- Our supporting reinsurers are admitted in all of the markets we operate and include
 - Liberty Mutual Insurance Company AM Best A (Excellent)
 - Everest Reinsurance Company AM Best rated A+ (Superior)
 - Hannover Reinsurance - AM Best rated A (Excellent)
 - Novae Syndicate 2007 (through Lloyd's Cover-holder arrangement), AM Best A (Excellent)

GENERAL AND PRODUCTS LIABILITY

- \$10 million USD
- Worldwide coverage including product exports
- Our supporting reinsurers are admitted in all of the markets we operate and include
 - Everest Reinsurance Company AM Best A+ (Superior)
 - Novae Syndicate 2007 (through Lloyd's Cover-holder arrangement), AM Best A (Excellent)
 - Odyssey Reinsurance Corporation AM Best A (Excellent)

PROFESSIONAL LIABILITY

- \$5 million USD
- All classes of non-financial and non-medical errors and omissions coverage
 - Architects & Engineers
 - Accountants
 - Lawyers
 - Consultants
 - Miscellaneous
- Our supporting reinsurers are admitted in all of the markets we operate and include
 - Brit Syndicate 2987 (through Lloyd's Cover-holder arrangement), AM Best A (Excellent)

EMPLOYMENT PRACTICES LIABILITY

- \$10 million USD
- Can provide full entity coverage
- Can provide third party discrimination coverage
- Our supporting reinsurers are admitted in all of the markets we operate and include
 - Liberty Mutual Insurance Company AM Best A (Excellent)
 - Everest Reinsurance Company AM Best A+ (Superior)
 - Hannover Reinsurance - AM Best A (Excellent)
 - Novae Syndicate 2007 (through Lloyd's Cover-holder arrangement), AM Best A (Excellent)

PUBLIC OFFICIALS LIABILITY

- \$2 million USD.
- Our supporting reinsurers are admitted in all of the markets we operate and include
 - Liberty Mutual Insurance Company AM Best A (Excellent)

CLAIMS HANDLING

Each contract allows for different levels of claims handling. We have been approved for claims handling through the Lloyd's Cover-holder agreement as well as through some of our lead reinsurers. Our philosophy is to work closely with our lead reinsurers and their internal and external legal advisers and adjusters. Each organization with which we have a contractual relationship has developed a premier level of claims service in liability. Our partners have extensive international relationships that facilitate communication in the claims handling process. VK Underwriters has been careful in selecting these partners for their claims expertise, including:

- Extensive experience in handling liability claims
- Timely acknowledgment of policyholder, ceding company and broker needs
- Close cooperation with underwriters
- Selection of highly qualified external professionals, as required

TARGET BUSINESS

DIRECTORS AND OFFICERS LIABILITY

- Privately held companies
- Companies that trade on Local Stock Exchanges
- Companies that trade OTC or Level 1 ADRs on US Stock Exchanges
- No restriction on industry sector
- No Minimum Premium

GENERAL AND PRODUCTS LIABILITY

- Companies that export to the USA
- Oil and Gas
- Hotels, including multinational chains
- Construction Risks
- Mobile Cell Phone Providers
- No minimum premium

PROFESSIONAL LIABILITY

- Individual Practitioners and firms of 10 professionals or less
- Associations or affinity groups
- No minimum premium

EMPLOYMENT PRACTICES LIABILITY

- Companies with up to 1,000 full time employees
- No restriction on industry sector
- No Minimum Premiums

PUBLIC OFFICIALS LIABILITY

- State run companies
- No restriction on industry sector
- No minimum premium

Note: Our firm is NOT a retail brokerage firm and will only provide services directly to the insurers on behalf of a retail insurance broker, ceding company, or reinsurance broker.

**Miami**

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**GENERAL INQUIRIES**

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EMPLOYMENT PRACTICES LIABILITY

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DIRECTORS AND OFFICERS LIABILITY

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PROFESSIONAL LIABILITY

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PUBLIC OFFICIALS LIABILITY

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