



Kimbrell Insurance Group

A Subsidiary of First Financial Holdings, Inc.

www.kimbrellcompany.com

1300 INDIAN WELLS COURT • MURRELLS INLET, SC 29576 • (800)849-3271 • (800)354-3573 FAX

ACCOUNTING / OTHER

ACCOUNTING STATEMENTS

Accounting statements for agency bill policies are generated on the first business day of every month. Statements can be sent via US Mail or email (E-Statements). The statement balance is due by the 15th of the month and is considered past-due on the 25th. **Email accounting@kimbrellcompany.com to enroll your agency for our E-Statement program.**

PREMIUM FINANCING

Our in-house finance company, Atlantic Acceptance Corporation, offers financing for risks located in South Carolina, North Carolina, Virginia, Alabama, and Georgia. Online access is available for agents and insureds at **aac.financepro.com**. Agents can create finance agreements, print payment coupons, and check payment status. Insured can make payment online using a one-time bank draft. Billing options include coupons, monthly statements, and automatic bank draft. **Financing is available for all MGAs and most 'A' rated insurance companies.**

GIFT CARD PROGRAM

New Business (to Kimbrell)	\$15
Renewals	\$10

Policies re-written after mid-term cancellation and renewals/extensions of Vacant Property policies do not qualify for the Gift Card Program

*Agency annual net premium (excluding audits) must exceed \$25,000 to qualify for the Gift Card Program. For a copy of the current program rules, contact LaSon Esparza at lesparza@kimbrellcompany.com



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ONLINE RATING: KIMBRELL KIOSK

PERSONAL LINES

HO3	Dwelling Values of \$50,000 - \$300,000
HO6	Condos with Personal Property Values of \$10,000 - \$75,000

COMMERCIAL LINES

Restaurants	General Liability can be written monoline <u>or</u> combined with Property, Liquor Liability, and/or Workers' Compensation
Apartments	Monoline GL, Monoline Property, or GL/Property Package
Workers' Comp	71 Class Codes Limits up to \$1 million

HIGHLIGHTS

Immediate Indications Provided • Training Webinars Available

Firm Proposal Provided by Underwriting Within 24 Hours (*Commercial Lines*)

Search Tool (*HO3/HO6 quotes can be edited; Commercial quotes can only be re-printed*)

Login Using Kimbrell Website Credentials (www.kimbrellcompany.com)

Self-Registration and Immediate Access for New Users*

*New users can get started by visiting www.kimbrellkiosk.com and clicking on the blue **'Register'** button. You will need your agency (AGT) code to register.

If you do not know your agency code or need help,
email KioskInfo@kimbrellcompany.com for assistance.

www.kimbrellkiosk.com



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COMMERCIAL UNDERWRITING TEAM

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Karen Pearce , Assistant Manager <i>High Value Property, Professional, Allied Medical</i>	kpearce@kimbrellcompany.com	x.8419
Laura Guthinger , Underwriter <i>Commercial Admitted, Excess & Surplus, Commercial Auto</i>	lguthinger@kimbrellcompany.com	x.8409
Charmain Snyder , Underwriter <i>Commercial Auto, Excess & Surplus</i>	csnyder@kimbrellcompany.com	x.8423
Sherry Milligan , Underwriter <i>Workers' Compensation, Commercial Admitted</i>	smilligan@kimbrellcompany.com	x.8416
Christine Vann , Underwriter <i>Workers' Compensation, Bonds</i>	cvann@kimbrellcompany.com	x.8427
Tammy Siravo , Underwriter <i>Workers' Compensation, Commercial Admitted</i>	tsiravo@kimbrellcompany.com	x.8425
Jenny Streiffert , Underwriter <i>Bonds, Renewal Specialist</i>	jstreiffert@kimbrellcompany.com	x.8430
Lisa Brown , Underwriter/Online Rating Director <i>Commercial Auto, Commercial Online Rating</i>	lbrown@kimbrellcompany.com	x.8403
Susan Tomko , Policy Processing Supervisor <i>Endorsements, Policy Processing</i>	stomko@kimbrellcompany.com	x.8439
Fran Todd , Underwriting Assistant <i>Commercial Claims</i>	ftodd@kimbrellcompany.com	x.8426
Diana Miller , Underwriting Assistant <i>Commercial Cancellations/Nonrenewals</i>	dmiller@kimbrellcompany.com	x.8415

Email Submissions to pc@kimbrellcompany.com

Online Rating Training Webinars are Available!

Email kioskinfo@kimbrellcompany.com for more information.



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PERSONAL LINES UNDERWRITING TEAM

Larry Knight , Vice President	lknight@kimbrellcompany.com	x.8412
Felicia Sherry , Underwriter <i>Homeowners, Farms</i>	fsherry@kimbrellcompany.com	x.8421
June Snyder , Underwriter <i>Homeowners, Personal Lines Claims</i>	jsnyder@kimbrellcompany.com	x.8424
Michelle Null , Underwriter <i>High Value Homeowners</i>	mnull@kimbrellcompany.com	x.8418

Email Submissions to personal@kimbrellcompany.com
Online Rating Training Webinars are Available!
 Email kioskinfo@kimbrellcompany.com for more information.

ADDITIONAL CONTACTS

	<u>Financing</u>	
Melissa Beck , Financing Manager	mbeck@kimbrellcompany.com	x.8401
	<u>Accounting</u>	
Pam Wheeler , Accounting Manager	pwheeler@kimbrellcompany.com	x.8429
Ann Prince , Taxes	aprice@kimbrellcompany.com	x.8420
Brenda Hamby , Accounts Receivable	bhamby@kimbrellcompany.com	x.8410
	<u>Marketing</u>	
Gilly Dotterer , Vice President	gdotterer@kimbrellcompany.com	(843)798-0785
LaSon Esparza , Marketing Administrator	lesparza@kimbrellcompany.com	x.8407



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PERSONAL LINES

CARRIERS REPRESENTED

Lloyds of London • Lexington Insurance • Chubb Group
Montgomery • Hudson Insurance • American Strategic Insurance

PRODUCTS AVAILABLE

HO3: Dwelling Values of \$50,000+ (Replacement Cost Value)

HO8: Dwelling Values of \$50,000 - \$75,000 (Actual Cash Value)

HO4: Tenant/Renter Contents Values of \$10,000 - \$40,000

Replacement Cost on Personal Property • Coverage includes Quake and Wind/Hail

HO6: Condo Owner Contents Values of \$10,000+

Replacement Cost on Personal Property

Coverage Includes Quake, Flood, Wind/Hail, Wind Driven Rain

Personal Umbrella: Limits up to \$5,000,000

Young Drivers Accepted • Lenient on MVRs • Sports Notables, Personalities, etc.
Accepted

Excess Flood

No Maximum Values • Proof of Primary Flood Required

••••• **Online Rating Available on the Kimbrell Kiosk** •••••

for **HO3** (Values \$50,000 - \$300,000) and **HO6** (Values \$10,000 - \$75,000)

Visit www.kimbrellkiosk.com today!



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RECENT SUCCESSES: PERSONAL LINES

Coastal:

SC	HO3 (\$831k Dwelling)	\$2,098
SC	HO3 (\$354k Dwelling)	\$945
SC	HO3 (\$1.6mil Dwelling)	\$3,254
SC	HO6 (\$10k Contents)	\$450
SC	HO6 (\$75k Contents)	\$1,433
SC	Excess Flood (\$407k Dwelling)	\$771

Inland:

SC	HO3 (\$140k Dwelling)	\$441
SC	HO3 (\$201k Dwelling)	\$785
SC	HO3 (\$354k Dwelling)	\$945
SC	HO3 (\$395k Dwelling)	\$630
NC	HO3 (\$167k Dwelling)	\$620
NC	HO3 (\$130k Dwelling)	\$556
NC	Excess Flood (\$259k Dwelling)	\$414

Other:

NC	Umbrella (\$1mil Limits)	\$260
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Thank you for the business!

ADDITIONAL INFORMATION

At Kimbrell we have a diverse line-up of Personal Lines products to offer your agency. We represent both admitted and non-admitted carriers who are all rated 'A' or better by A.M. Best.

Fillable applications are available at www.kimbrellcompany.com.

Contact underwriting if you're unsure which application to complete.

You can submit applications via email to personal@kimbrellcompany.com

or via fax to (800)354-3573.



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ADMITTED COMMERCIAL LINES

CARRIERS REPRESENTED

Montgomery Insurance (*Member of Liberty Mutual Group*)

Farmers Group (*Member of Zurich Financial Services Group*)

CNA Insurance • Empire Fire & Marine • Travelers • Great American

COVERAGES AVAILABLE

Package • General Liability • Property • Inland Marine • Business Auto
Workers' Compensation • Professional • Umbrella
Pollution Deductible Buyback

TARGET CLASSES

Business Owner's Policy

Contractors • Manufacturers • Wholesale/Distributors • Retail

Office • Service Industry • Garage Dealers/Repair • Lessor's Risk • Restaurants

Religious Organizations • Non-Profits • Commercial Property Owners • Hotel/Motel

Business Auto

Local to Intermediate Radius • Contractors • Public Livery • Delivery • Service

HIGHLIGHTS

Phone Proposals Encouraged

24-Hour Turnaround on Submissions

Gift Card Program (*\$15 for New Business; \$10 for Renewals*)

Direct Bill with Payment Options

Email questions or applications to: pc@kimbrellcompany.com

Phone (800)849-3271 • Fax (800)354-3573



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RECENT SUCCESSES: ADMITTED COMMERCIAL

SC	General Automotive Repair	\$1,500
SC	Nail Salon	\$765
SC	Resort Transportation	\$5,778
NC	Attorney's Office	\$1,420
SC	Convenience Store	\$1,100
SC	Door & Window Installation	\$9,078
NC	Restaurant	\$2,819
NC	Medical Office	\$400
NC	Lawn Care Service	\$890
SC	Countertop Installation	\$500
SC	Bridal Shop	\$879
SC	Interior Painter	\$500
SC	Wireless Phone Store	\$1,500
SC	Church	\$3,255
NC	Non-Profit Organization	\$2,500
NC	Photography Studio	\$1,216
NC	Productions (Television)	\$2,500
NC	Landscaper	\$1,808
NC	Deductible Buyback - Storage Tank Pollution	\$1,200
SC	Office Supply	\$4,194

Thank you for the business!

INFORMATION REQUIRED

Complete ACORD Applications (*fillable applications available on our website*)
3-Year Loss History

New Ventures Require Detail on Experience of Insured (*# of years & explanation*)

Your underwriter will let you know if a supplemental application is required.
Supplementals can be found on our website at www.kimbrellcompany.com



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COMMERCIAL EXCESS & SURPLUS

CARRIERS REPRESENTED

(All Carriers are Rated 'A' or Better by A.M. Best)

General Star Indemnity • Western Heritage • Colony Insurance
Chartis (formerly AIG) • Markel Corporation • Century Surety
Northfield • Certain Underwriters at Lloyds • Philadelphia Insurance
United States Liability Insurance (USLI) • RSUI Indemnity
Seneca • Beazley • Arch Specialty • United National

COVERAGES AVAILABLE

General Liability • Property • Inland Marine • Liquor Liability
Professional • Umbrella or Excess • Excess Flood
Equipment Breakdown • Pollution • Products

Coverages are available stand-alone or as a package for proposals

HIGHLIGHTS

Phone Proposals Encouraged

24-Hour Turnaround on Submissions

Gift Card Program (\$15 for New Business; \$10 for Renewals)

Coastal Capacity • New Ventures Acceptable • Financing Available
Online Rating for Restaurants and Apartment Buildings on Kimbrell Kiosk

Email questions or applications to: pc@kimbrellcompany.com

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RECENT SUCCESSES: COMMERCIAL E&S

SC	Fire Suppression Installation	\$10,994
SC	Check Cashing	\$4,275
SC	Office Building	\$3,585
SC	Lessor's Risk Only - Dwellings	\$6,105
NC	Apartment Buildings	\$5,441
SC	Medical Supply Building	\$1,300
SC	Rental Properties	\$6,053
NC	Used Car Dealership	\$5,410
NC	Private School	\$4,110
NC	Pet Kennels	\$500
NC	Cable Installation Contractor	\$1,238
SC	Exercise Studio	\$2,000
SC	Tanning Salon	\$756
SC	Restaurant	\$3,038
SC	Tree Trimmer Contractor	\$500
SC	Motel	\$2,187
SC	Vending Machine Owner	\$750
SC	24-Hour Laundromat	\$3,976

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PROFESSIONAL LIABILITY

CARRIERS REPRESENTED

Chartis (formerly AIG) • Certain Underwriters at Lloyds • Shand Morahan
Philadelphia Insurance Company • CNA Insurance • St. Paul/Travelers
Beazley Insurance Company • Ace • Zurich Insurance Company

TARGET CLASSES

Allied Medical & Health Care Facilities • Social Service Agency
Accountants • Architects & Engineers • Lawyers • Property & Casualty Agents
Real Estate Agents • Home Inspectors • Title Agents
Directors & Officers • Miscellaneous Professional
Non-Profit Community Associations • Employment Practices Liability
Consultants • Technology Errors & Omissions • Fiduciary Liability
Identity Fraud Expense Reimbursement
International Liability (to Include Kidnap & Extortion Ransom and Accidental Death)

HIGHLIGHTS

Financing Available

Gift Card Program (\$15 for New Business; \$10 for Renewals)

Contact an underwriter for applications and quote turnaround time

Toll Free Phone (800)849-3271 • Toll Free Fax (800)354-3573

Direct Access to Two Specialty Underwriters for Professional Liability:

Dara Hodge: dhodge@kimbrellcompany.com or (843)357-7125 (direct line)

Karen Pearce: kpearce@kimbrellcompany.com or (843)357-7127 (direct line)

Our experienced underwriters can assist in interpretation of policy language, terms, and conditions of complex Professional coverages



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RECENT SUCCESSES: PROFESSIONAL LIABILITY

SC	Home Inspector	\$2,343
SC	Non-Profit Organization	\$1,500
SC	Real Estate Agent	\$2,625
NC	Employment Screening	\$7,300
SC	Engineer	\$23,251
SC	Physician	\$4,400
NC	Consultant	\$1,500
NC	Adult Day Care (non-residential)	\$738
NC	PC Consultant	\$1,500
SC	Marketing Design Service	\$1600
SC	Attorney (Employment/Labor Law)	\$1412
SC	Medical Transcription Service	\$2919
NC	Non-Profit Organization D&O	\$1071
SC	Private School	\$1110
SC	Title Company	\$2625
SC	Accountant	\$660

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INFORMATION REQUIRED

Applications are specific to the class and carrier.

Our staff can advise you of the proper application.

Applications are accessible and fillable on our website at:

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WORKERS' COMPENSATION

CARRIERS REPRESENTED

Summit Holdings (Member of Liberty Mutual Group)

Farmers Group (Member of Zurich Financial Services Group)

**Travelers • Amerisafe • Key Risk Management Services • ACE Complete
Chartis (formerly AIG Specialty Work Comp) • Guard • CNA Insurance Company**

TARGET CLASSES

**Restaurants • Bars/Taverns • Caterers • Hotel/Motel • Commercial Janitorial
Doctor/Dentist Offices • Attorney Offices • Wholesale/Distributors
Manufacturers • Hardware Stores • Electrical • Masonry • Painting • Carpentry
Grocery Stores • Department Stores • Florists • Jewelry Stores • Furniture Stores
Contractors • Roofers • Truckers (Long or Short Haul) •
Street or Road Construction • Junk Dealers**

**500+ Eligible Class Codes
High Mods Accepted**

HIGHLIGHTS

Phone Proposals Encouraged

24-Hour Turnaround on Submissions

Gift Card Program (\$15 for New Business; \$10 for Renewals)

Immediate Indications for 70+ Classes on the Kimbrell Kiosk for Online Rating

Direct Bill with Payment Options

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RECENT SUCCESSES: WORKERS' COMPENSATION

SC	Roofer	\$24,645
SC	Medical Offices	\$1,200
SC	Drywall Installation	\$12,375
SC	Restaurant	\$13,695
NC	Heating/AC Contractor	\$9,200
SC	Masonry Contractor	\$6,627
SC	Cabinet Manufacturer	\$9,125
NC	Cinema	\$8,135
NC	Golf Course	\$2,300
NC	Convenience Store	\$34,000
SC	Florist	\$2,300
SC	Floor Installation (tile)	\$1,900
SC	Landscaping Contractor	\$8,500
NC	Machine Shop	\$7,500
SC	Hair Salon	\$3,500
NC	Private School	\$3,200
NC	Deli	\$1,000
NC	Convenience Store	\$44,000
SC	Janitorial	\$5,720
SC	Dance Club	\$6,475

INFORMATION REQUIRED

Complete ACORD 130 Application (*fillable application available on our website*)

Federal ID# • Classification Description • Limits Required

Number of Employees & Payroll (*at least 1 full-time employee other than owner/officer*)

3-Year Loss Information • Insured's Experience Modification or Merit

New Ventures Require Detail on Experience of Insured

(number of years and explanation)