

Conway E&S is a family-owned and operated, national boutique wholesaler. For nearly 30 years, we have helped co-represent insureds with our broker partners across all 50 states. Through our general and niche-specific practice teams, we procure the best risk solutions available in the marketplace.



Conway  
E&S, INC.





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## A DIFFERENT WHOLESALE BROKERAGE

Our team has decades of experience and industry knowledge, providing the winning edge for our broker partners to secure new business or retain important clients.

Our market expertise and deep relationships equip us with unmatched negotiating power, allowing us to procure complete solutions, unobtainable through any other channel.

## WHY CONWAY

- Relentless Responsiveness
- Product and Coverage Specialists
- Niche and Emerging Risk Focused
- Alternative Risk Experts
- Impeccable Reputation
- All 50 States

**Conway's** differentiator is its people. We have the highest quality brokers and carrier relationships in the wholesale sector. We work relentlessly on behalf of our agency partners and their insureds to deliver the most superior risk solutions in the marketplace.

### Areas of Expertise

- Cannabis
- Contracting, Energy & Environmental
- Hard-to-Place Products
- Manufacturing
- Real Estate – Commercial & Habitational
- Retail
- Startups
- Healthcare
- Technology
- Social Services & Nonprofits

### Coverages

- Boiler & Machinery
- Builders Risk
- Crisis Response
- Foodborne Illness / Outbreak Coverage
- General Liability
- Inland Marine / Ocean Cargo
- Large Deductible Programs
- Products Recall / Discontinued Products
- Property: All States, All Sizes; Blanket limits, Layered and Quota Share
- Rail / Aviation / Marine
- Umbrella / Excess
- Workers Compensation (incl. XS)

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**Conway** Executive Liability and Professional (CELP) is a specialty division of Conway E&S that is hyper-focused on Executive & Professional Liability for all industries and All-Lines for Healthcare, Life Science & Social Service accounts. Comprised of industry-leading specialists, CELP creatively customizes and delivers insurance solutions to meet your clients' needs and exceed your expectations.

## EXECUTIVE & PROFESSIONAL LIABILITY

Our CELP Insurance Professionals take a very personal approach in delivering executive and professional liability solutions – getting to know your team, the risks, and the opportunities. We customize a policy that will meet your unique business model and specific needs.

### Executive Liability

- Private and Public Financial Institutions
- Employment Practices
- Fiduciary/Crime
- Kidnap and Ransom
- Side A DIC
- Primary or Excess
- Venture Capital Organizations
- Directors & Officers – Private and Non-Profit

## HEALTHCARE, LIFE SCIENCES & SOCIAL SERVICES

CELP has an All-Lines Healthcare Team with the technical know-how, expertise, and market relationships to meet the specific industry needs.

We understand the unique exposures that both startups and growth organizations face and creatively address challenges head-on. Our markets provide all-lines solutions from package and professional to monoline workers' compensation.

### Professional Liability

- Architects and Engineers (including project specific)
- Technology and Cyber
- Attorneys/Employed Lawyers
- Certified Public Accountants
- Property, Casualty, Life and Benefits Agents, and Brokers
- Financial Services and Institutions
- Media Liability
- All Miscellaneous Professions and Services
- Healthcare
- Life Science
- Social Services
- Insurance Agents

**MORE INFORMATION**



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### CPAs

- Broad definition of professional accounting service, including advice given or services performed
- Innocent insured coverage
- Investment Advisor, Personal Fiduciary, and crisis event reimbursement coverage can be included
- Defendants' reimbursement coverage

**Success:** Accounting Firm that has 58 employees with claims, \$5m/\$5m limit, \$58k Premium

### Lawyers

- Can consider solo practitioners, startups, previous claims, lawyers being non-renewed, and Cannabis Lawyers
- \$0 Deductibles
- Can write primary or excess
- Innocent Insured Coverage
- Annual Aggregate Deductible (3 times the per claim deductible)
- Coverage for Punitive Damages
- Limits starting at \$100k/\$100k

**Success:** Lawyer that eroded his \$10m limit and needed more coverage: Limit \$5m/\$8m, Premium \$225k

### Insurance Agents

- P&C Agents, Long Haul Trucking Specialists, Personal Lines, L&H Agents, Program Administrators
- Insolvency Coverage for Placements with Carriers Rated B+ or Better by AM Best
- Coverage for Punitive Damages
- Small (\$250k in revenue) to Large (\$50+ million) agents

**Success:** Cannabis MGA/Program Administrator, \$3m/\$3m limits, \$11,500

### Cannabis Management Liability

- D&O and EPL including Third Party
- No Creditor or Class Action Excl
- Worldwide Territory
- Non-Admitted Carriers
- Incident Sensitive
- Dispensaries and Grow Operations among other Cannabis Operations

**Success:** Medical Dispensary with \$3m D&O, \$1m EPL, \$200k Premium

### Specialty Purpose Acquisition Corporations (SPAC) and Initial Public Offerings (IPOs)

- ABC Coverage for Directors & Officers Liability
- Side A Ground Up or Excess
- Access to all carriers and full capacity of the market place (We require control of the marketplace)
- Pre-underwriting accounts & help sponsor conduct proper diligence to successfully bring a company public
- Recommending limits and coverage structures that fit the merits of the deal
- 24-month policy term and preset run off provisions

**Example:** Real Estate Development Firm with \$5m Side ABC and \$5m XS of \$5m Side A, 2-Year Term and 5-year Runoff, \$650,000 Total Premium with a \$500,000 BC Retention

**Example:** Electronic Vehicles \$20m Side A only, \$2.5m Premium and no Side A Retention

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## SMALL BUSINESS | IN-HOUSE SOLUTIONS

Cadence was designed around the needs associated with small accounts – to include broad coverage and the ability to turn quotes around quickly. Cadence offers solutions for more than 1100 class codes.

Our Broker Partners combine the majority of their smaller E&S accounts into one program for easier administration and greater commission, reaping the benefits of earning higher commission across the board along with the potential for profit-sharing commissions.

- **Earn 15% commission at the \$100K written premium threshold**
- **Earn contingencies on profitable books of business**
- **Create efficiency by consolidating broker business and lowering administrative overhead**

Ask us about our Considered  
and Restricted Classes

**Cadence** is the Small Business Unit of Conway E&S, comprised of a team of underwriters that focuses solely on meeting the unique insurance needs of small businesses. The Cadence differentiators that earn our broker partners' trust are our decades of experience, market relationships, personalized attention, and prompt service.

### Preferred Classes:

- Apartments (incl. student housing)
- Churches
- Contractor's Equipment
- Day Care
- Exercise Clubs
- Hotels/Motels
- Marijuana Related – Lessor's Risk Only
- Offices
- Special Events
- Beauty Salons/Spas
- Contractors
- Convenience Stores
- Distributors
- Food Trucks
- Lessors Risk Only
- Manufacturing (light/medium)
- Restaurants/Bars/Taverns (excl liquor)
- Vacant Buildings and Land

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**Conway's** leading experts specialize in insurance and risk management for all aspects of the cannabis industry. Through our expertise and innovation, we have delivered comprehensive solutions nationally since 2012.

[www.conwayes.com/cannabis](http://www.conwayes.com/cannabis)

## BROKERAGE & CAPTIVES

Conway represents the majority of the program and brokerage markets in the country. We place property and casualty lines of coverage for all types and sizes of cannabis and ancillary businesses.

With a service-first approach, we believe in co-representing the insureds with our brokers. We are committed to aligning the most appropriate resources and delivering the best solutions the market can bear.

Our captive team provides a comprehensive approach to the formation, underwriting, and ongoing management of privately owned insurance companies. We have expertise in one of the few global domiciles willing to approve cannabis businesses.

### We Broker and Underwrite

- General Liability
- Products Liability
- Property
- Crop & Stock
- Auto
- Workers Compensation
- Excess Casualty
- Excess Property
- Executive Liability
- Cyber
- Stop Loss and Health Benefits

## MGA

We represent Global Indemnity as an MGA in all states.

Licensed cultivators & growers, extractors & processors, wholesalers, dispensaries, and retailers (CBD & ancillary products)

### Coverages (non-admitted/all states)

- Premises Liability - claims-made/occ
- Products Liability - claims-made
- Real & Business Personal Property
- Crop & Stock
- Business Income
- Equipment Breakdown
- Excess Liability

### Limits

\$10,000,000 Property Limits

\$1M/\$2M/\$2M Premises  
and Products

\$5,000,000 Excess Liability

### Minimum Premiums

Property \$1,000

Premises \$750

Products \$2,500

Products (non-dispensary): \$1,500

**MORE INFORMATION** 



TRICHOME™ is the endorsed insurance program of the National Cannabis Risk Management Association (NCRMA).

Conway is the exclusive MGA for TRICHOME™ products for independent agents nationally. We partner with a limited number of independent agents by appointment, including NCRMA membership, Risk Management Training, Exclusive Insurance Products, and access to Risk Prevention Services.

The program is currently focused on Dispensaries with/without Cultivation.

#### FULL INDUSTRY VERTICAL: COMING SOON

##### Coverages (non-admitted/all states)

- Premises Liability - claims-made/occ
- Products Liability - claims-made
- Real & Business Personal Property
- Crop & Stock
- Business Income
- Equipment Breakdown

##### • XS, WC & Auto: Coming Soon

##### Limits

\$5,000,000 Property  
\$1M/\$2M/\$2M Premises  
and Products

##### Minimum Premiums

Property \$1,000  
Premises \$750  
Products \$2,500



**NCRPS™**  
National Cannabis  
Risk Prevention Services

NCRPS™ provides solutions designed to mitigate and eliminate threats that can be detrimental to the success of businesses in the cannabis industry. Some services are included in TRICHOME™ and are also available on a stand-alone basis; an excellent reason to be paid commission for making the industry better.

##### Assessment

Innovative, proprietary, assessment tool Cannabis Risk Prevention Platform (CRP™):

- Cannabis industry-specific
- Cloud-based
- Virtual or on-site
- Scorecard
- Customized action plan

##### Education

- Assessment identified
- NCRM Academy offers 7 course tracks with 35 online courses

##### Consultation

To achieve dynamic results, the NCRPS™ team creates a consultation syllabus designed to attack the specific areas where a business is vulnerable.

##### Training

NCRPS™ risk managers provide continual hands-on support and are committed to facilitating the measurement and reward of risk improvement.

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