

# BTIS Excess Programs



Fast and simple online rating and submission



**Online Submissions  
& Indication**



**Single Page  
Application**



**Available in  
Most States**

**LOOK FOR THIS ICON**

Excess Rater



With hundreds of commercial classes, competitive rates and nearly nationwide availability, our Excess programs offer an unbeatable combination of benefits. They feature a fast and simple online submission system that offers real-time indication in most states, on a single page application, from admitted and non-admitted "A" rated carriers.

## PROGRAM HIGHLIGHTS

- Over 670 classes including contractors
- Reduced fee schedules
- New online rating & submission system
- A rated carriers admitted & non-admitted
- Will write over A- VII-rated or better
- Available in most states
- Minimum Premiums as low as \$505
- Limits as high as \$10 Million

## INELIGIBLE EXPOSURES

- Risks with Underlying Limits of less than \$1 million or carriers with less than a Best A- VII rating
- Risks with annual receipts greater than \$25 Million
- Exterior painting of buildings of more than three (3) stories  
*(can consider on a case by case basis)*
- Work at airports due to Terrorism
- New structural residential construction

## TARGET COMMERCIAL CLASSES

- Hotels
- Lessors Risk
- Retail
- Restaurants
- Parking Garages
- Equipment Rental
- Machine Shops
- Real Estate Management
- Apartment Complexes
- Manufacturing
- Nurseries/Garden Supply
- Agricultural

## TARGET CONSTRUCTION CLASSES

- Contractors
- Subcontractors
- Electricians
- Plumbers
- Concrete Flat Work
- Carpentry
- Sheet Metal Fabricators
- Door Installation
- Snow Plowing
- HVAC
- Tile/Stone Installation
- Masonry
- General Contractors
- Remodelers



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