

Adroit Accomplishments

Adroit's empowered and creative underwriting approach is successfully building collaborative insurance solutions for underserved markets that are complex and challenging. The following are recent success stories.

IL Union Steel Erector
\$900k

Adroit's proprietary pricing model allowed our experienced underwriters to write this account in a difficult, but not unique, situation. After being misclassified by their previous carrier, they developed an uncharacteristically high experience mod. Using the model, a pricing structure was developed using the correct classifications and discounting the impact ex mod. This will lead to the natural correction of the mod without negative impact to the customer, and it is new business for the broker.

Committing to our high-severity, low-frequency appetite, we recently bound this large scaffolding contractor. We were successful in converting them from a low-aggregate, high-deductible program to an attractive Guaranteed Cost option. This move will provide the insured greater financial security, allowing them to more appropriately price contracts and plan for the future.

Scaffolding Contractor
\$625k

Residential Waste Haulers
\$1.8m

Two large mid-Atlantic accounts were looking for a strong partnership with an agency and carrier that could provide exceptional industry expertise and a cutting-edge RMIS platform. Our in-house underwriting and loss control experts conducted a thorough safety culture review and determined their mod was adversely affected by RTW restrictions during the recent pandemic. This understanding, along with the hauler's dedication to strong telematics and camera systems, allowed us to adequately price and secure both accounts.

We received an opportunity to quote a Midwest non-union home builder (rough & finish carpentry, door & window installation, siding, insulation, and trim work) that was seeking best-in-class loss control services and competitive pricing. Our in-house loss control expert and the broker's designated loss control contact collaborated to get to a place where we were comfortable offering a competitive quote, ultimately winning the business away from the incumbent carrier.

Residential Carpentry Contractor
\$600k

Security Firm
\$722k

Seamless reactions to unique situations continue to provide Adroit with great opportunities to partner with our brokers. One of which needed a proposal in under a week for an account that had been unpleasantly surprised by the incumbent with a major change in pricing. Underwriting and loss control visited within two days to hear directly from the customer. We were able to look at the improvements the insured was willing to make and their forward-looking business plan and provided a quote that will help them grow profitably.

At Adroit, we believe stories matter. That's why we're proud to have helped a large metal and steel fabrication operation that had experienced some bad years recently. With the help of our pre-quote loss control services, we were able to see that the account had corrected the necessary issues to get back on track. As a result, we were able to offer a competitive guaranteed cost quote when the competition was unwilling.

Metal & Steel Fabrication
\$689k

National For-Hire Trucking
\$295k

At the heart of our business philosophy lies the importance of forging meaningful relationships – with agents and insureds. In a recent triumph, we played a pivotal role in enabling one of our agents to retain a nationwide trucking risk amidst fierce competition. By orchestrating collaborative sessions with our adept loss control and claims team, we were able to help the agent retain the account. Our success rested not just on offering a competitive price, but also on the backbone of an adroit service team.

We love when our savvy loss control and collaboration can be a force multiplier to a new client's current safety programs helping them mitigate risks and prevent losses. Although this new insured had some negative claim years recently, our highly experienced loss control manager was able to see that appropriate safety measures had been taken to allow their employees a safer working environment. These changes will positively impact this company's prospective claims performance and we couldn't be prouder!

Beer Distributor
\$404k

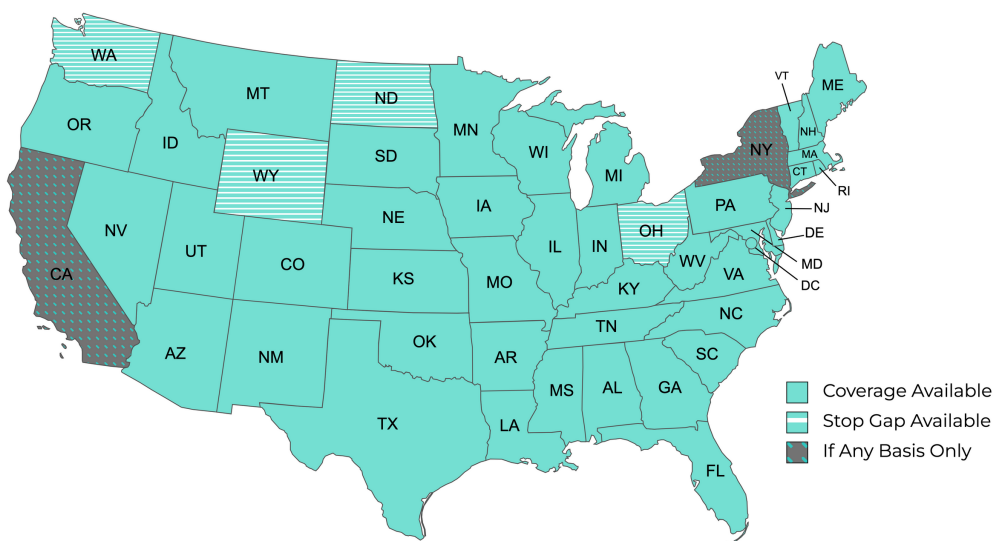
Temperature Controlled Trucking
\$2.5m

Passion for the transportation business fuels our commitment at Adroit. When underwriting this account grappling with past claims issues, we took the time to understand their unique story and operational nuances. Tailoring a custom solution in alignment with their strategic goals, we turned challenges into opportunities. Elevating our commitment to personalized service, we integrated our online portal with their existing loss control platform enabling increased oversight of policies, claims, and safety practices.

A new agency relationship brought us a multi-state property manager transitioning from a PEO. With a strategic approach, we addressed their need for improved safety, loss control, and claims handling through implementation of our robust loss control services, demonstrating a proactive commitment to excellence. By completing the onboarding process before the effective date, we set the stage for an unparalleled level of service from day one, leaving our client thoroughly impressed with what their partnership with Adroit brought to their company. We are confident that our partnership will be fruitful for the insured and Adroit.

Multi-State Property Manager
\$450k

Workers' Compensation coverage from \$150,000 - \$5,000,000 in Guaranteed Cost Coverage available in the following states:



Adroit's Target Underwriting Appetite

- Agriculture:** Dairy*, Ethanol and Biodiesel*, Fruit & Vegetables*, Greenhouse, Nursery, Pulp Tree Farming, Sawmills - Automated
- Construction:** Carpentry, Commercial Roofing, Contractors, Crane Operations, Electrical*, Grading, HVAC, Heavy Equipment, Masonry, Painting, Paving, Pile Driving, Pipeline Construction/Service/ & Operation, Tank Erection & Painting, Trenching
- Energy:** Drilling Consultants, Equipment, Geologist, Loggers, Millwright, Pipe Inspection, Pressurized Natural Gas Pipeline, Rig Moving, Tank Cleaners*, Water Trucks, Welding
- Recycling:** Auto, Container, Scrap Metal
- Transportation:** Beverage Distributors, Commercial Moving, Contract Carrier Trucking, Gasoline & Fuel Distributors, Regional & Long-Haul, Mixed In Transit, Oversized & Heavy Equipment, Quarry Operations & Drivers, Route Sales & Drivers, Transit Yards, Waste Hauling
- Alternative Energy**
- Heavy Manufacturing**