

PROPERTY & CASUALTY

Commercial Insurance Overview

Preparing You for Tomorrow's
Risks—Today™



Your exposures are unique. You deserve coverage options designed specifically to help protect your assets, interests and reputation. Brown & Brown works to understand your business and your risk management plan by providing personalized local service complemented by the exceptional resources and capabilities of a national brokerage. Using this approach, our team delivers solutions to fit your needs and help reduce your total cost of insurance.

Property

Protecting your property assets is more than mitigating damages or disaster. It is protecting lost income, creating business continuity, increasing recovery efforts and safeguarding your competitive advantage. Our team helps anticipate the wide variety of risks you face, and reviews features that are missing or expressly excluded from typical insurance policies. Whether your risks are on land, water or air, stationary or moving, domestic or foreign—we will provide solutions to help you manage your exposures.

Service Areas:

- Engineering Services
- Inland Marine
- Ocean Marine
- Builders Risk
- Property/Boiler and Machinery

Casualty

There are many different types of exposures businesses can encounter and liability insurance can help protect your business from loss. We will help you customize a risk management insurance program to fit your specific needs.

In addition to mainstream general, professional and product liability insurances, our knowledgeable teams can provide a thorough review of special risk exposures as well as alternative risk handling solutions.

Service Areas:

- General Liability and Products Liability
- Professional Liability
- Automobile Liability
- Workers' Compensation/Employers Liability
- Excess/Umbrella Liability
- Specialty Placements – M&A Facilitation, Discontinued Products, Program Buyouts
- Alternative Markets, Captives, Risk Retention Groups, Purchasing Groups



Workers' Compensation

To manage workers' compensation, companies look at pre-loss, at-loss and post-loss to minimize incidents and reduce costs. Day one, week one, month one, how will you reduce costs and the number of accidents your employees face? For our team, the answer lies at the intersection of health, wellness and safety. We perform a holistic operational assessment to help reduce workers' compensation costs by identifying costly risk areas. Our qualitative and quantitative analyses will give you actionable analytics that help lower the number of claims and potential litigation while getting employees safely back to work.

Executive Liability

Claims can extend beyond your company to the personal assets of senior management, directors and officers. Claims also extend to evolving exposures, such as reputational risk and business security. Knowing that your firm has taken measures to protect your business provides a platform to manage risk and focus your attention on other operational priorities. When it comes to managing personal and corporate risk, our experienced team will prepare comprehensive solutions that help protect both personal and professional exposures.

Service Areas:

- Directors and Officers Liability
- Professional Liability/Errors and Omissions
- Crime/Fidelity
- Employment Practices Liability
- Fiduciary Liability
- Kidnap/Ransom and Extortion

Cyber Liability

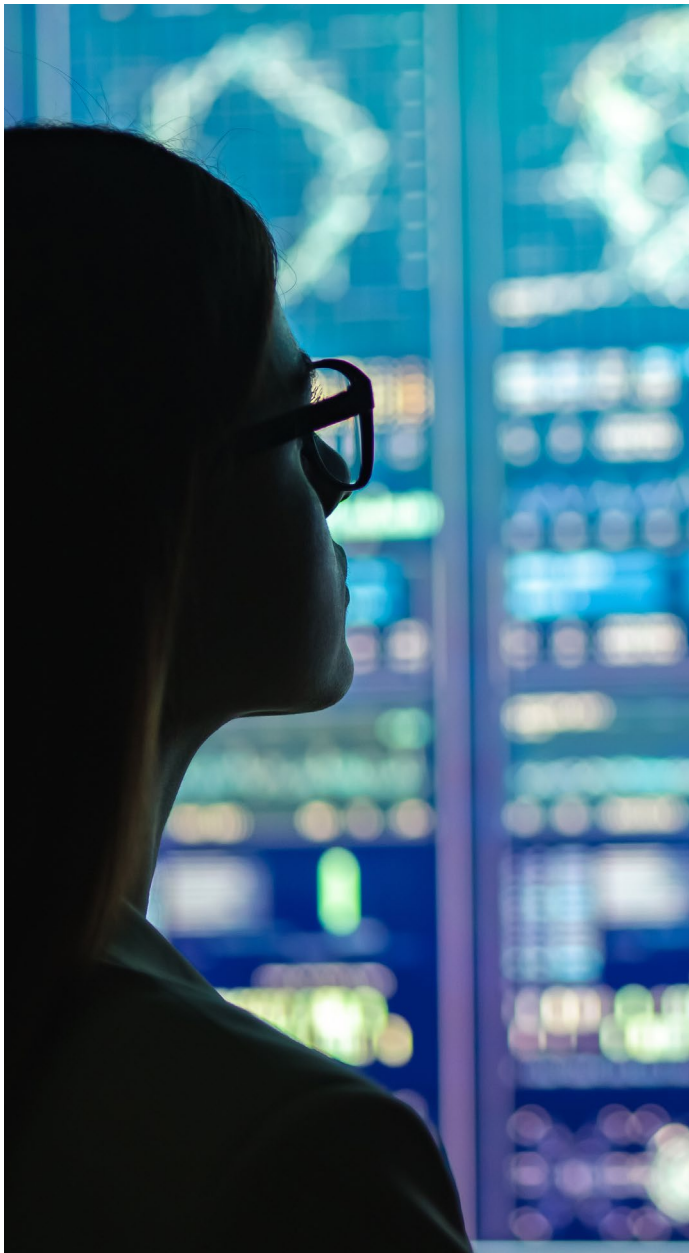
Protecting your business from cyber-attacks is increasingly important as the impact of breaches continues to grow. Not only are you exposed to financial risks and loss of productivity, but also longer-lasting effects to your brand and reputation. Our cyber team understands these impacts and offers tools to help you create a comprehensive cyber liability solution. Understanding the threats and vulnerabilities before an attack occurs helps protect your business and reputation and can lower your cyber insurance cost.

Surety

Surety bonds are a tool to manage balance sheet expenses. You can use surety bonds to guarantee many third-party financial obligations and to guarantee the delivery of essential goods and services. This solution helps enable your business to free up cash for investments and strategic business opportunities. Whether you have a one-time need or require hundreds of bonds a year, we can assess your situation and help to develop an effective and competitive surety bond solution for you.

Risk Control & Claim Advocacy

Risk management starts with company culture. By identifying potential hazards and exposures, you will have the information necessary to help manage risks. Despite the best-laid plans, claims occur. We work with you to help develop a clear action plan that assists with mediation, negotiation and settlements.



Mergers & Acquisitions

Our Mergers & Acquisitions (M&A) team provides your business with the specialized skills, experience and knowledge needed help to keep your mergers and acquisitions activity on track and your portfolio company assets appropriately protected. They collaborate with your senior leadership throughout the process - from the pre-acquisition and due diligence stage through post-closing integration and portfolio risk management. Our experienced team has the knowledge to develop effective strategies to help address your unique M&A-related risks.

International

Multinational companies face a complicated maze of insurance laws and regulations. When your operations and employees span across the globe, you need flexible risk management options that travel with your business. Our team helps you handle all the complexities of your international insurance plans, including local “in-country” representatives.

Aviation

Aviation risks are unique and complex—whether you operate one jet or an entire fleet. Our aviation team has decades of experience and proficiency to help you identify, assess and manage your aviation risks. From program design, risk analysis and policy issuance to claims management and review of operating contracts, we are here to help you manage potential risks in your flight path.



At Brown & Brown, we understand that the only constant is change, and we look ahead for changes that may impact your industry and business so you can be ready for tomorrow’s risks—today.



Ready to find your solutions? Let's chat.

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