

ENCOVA INSURANCE

STRATEGIC ACCOUNTS

OVERVIEW

Strategic Accounts is our commercial lines initiative to help you use our products and services to effectively manage your customer's property and casualty insurance and risk management needs. We write your large and complex workers' compensation exposures, so you can be confident we can handle your larger and more complicated property and casualty coverages through our Strategic Accounts team.

Encova is equipped to handle these coverages, whether that be in package or monoline. Typically these accounts will generate premiums in excess of \$250,000 for a single line of business, excluding workers' compensation.

We write the following types of property and casualty accounts:

- Air conditioning and heating equipment manufacturing
- Automotive parts manufacturing
- Automobile parts suppliers and distributors
- Construction - light to moderate contracting
- Electrical and electronic equipment manufacturing or distribution
- Food processors
- Food wholesalers
- Furniture manufacturing - metal or wood, including office
- Machinery or equipment dealers - including installation, servicing or repair (except farm or construction equipment)
- Metal goods processing, manufacturing or stamping works non-structural
- Retail stores - food, clothing, etc.
- Restaurants and eating establishments
- Service (various operations) establishments
- Wood products manufacturing

Our commercial lines appetite does not extend to the transportation of bulk propane or chemicals, high-hazard construction operations, pharmaceutical or chemical manufacturers, aviation or aerospace products, for-hire trucking accounts or towing operations. Limited long-haul exposures may be entertained for an otherwise acceptable automobile fleet primarily transporting owner's goods.

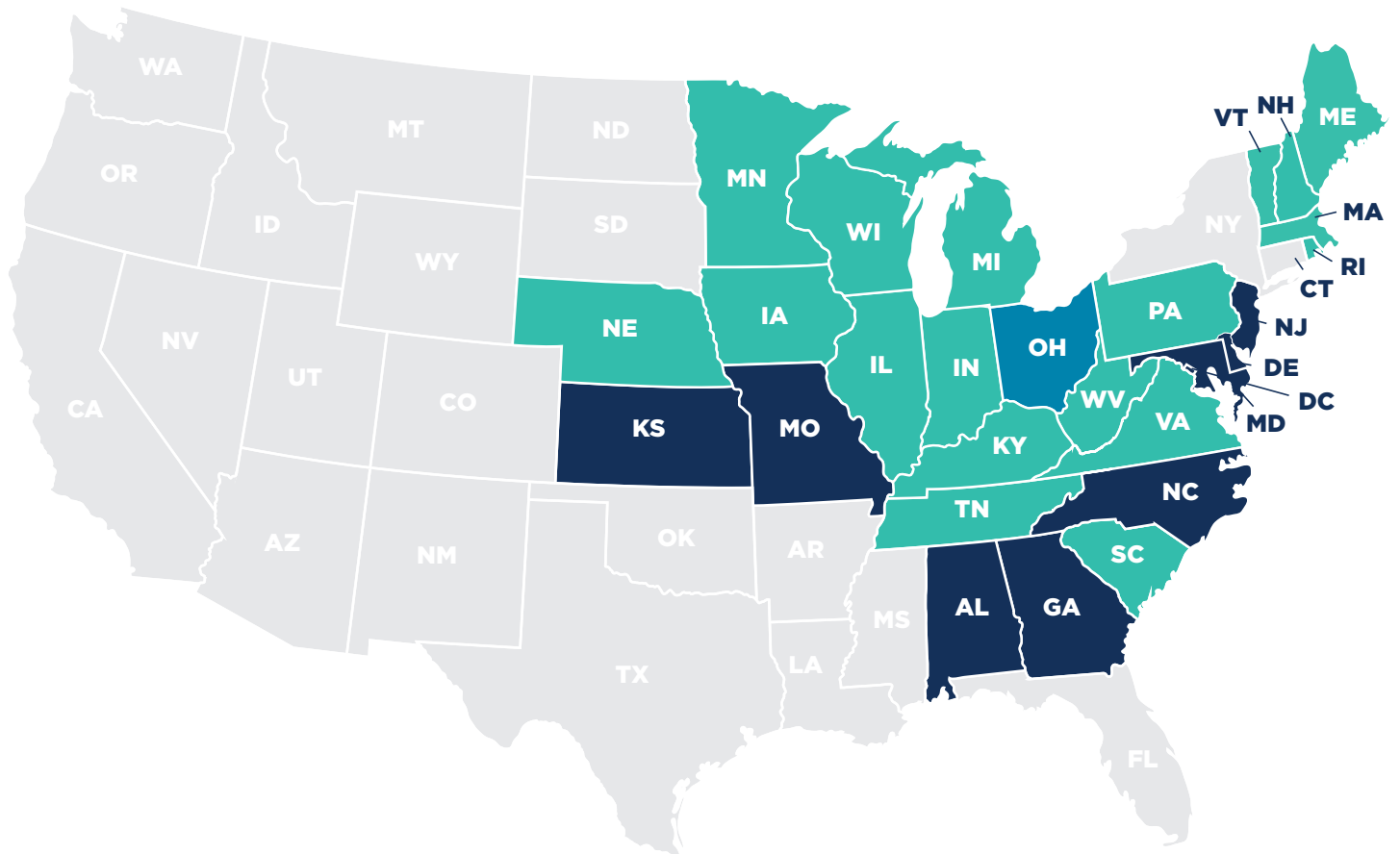
We will also consider property and casualty accounts without the customer's workers' compensation coverage, but we prefer to couple our workers' compensation coverage with our commercial lines capabilities.

Products from guaranteed cost up to and including \$100,000 ISO deductibles may be considered for underwriting reasons within Strategic Accounts. Underwriting may require collateral support for higher level deductibles based on estimated loss frequency and loss forecasting.

MARKETING FOOTPRINT


At this time, we are limited to states where Encova has approved and accepted commercial filings. As we expand our footprint, new filings will be made and our territory will be rounded out in a systematic pattern based on business needs. Filings are always being reviewed in response to identified new coverage or market movements.

The below commercial lines footprint map for Strategic Accounts will adjust over time.



 All commercial lines

 Workers' compensation only

 Commercial, excluding workers' compensation

CONTACT

For questions regarding Strategic Accounts or to begin the large account prequalification process, please contact:

David Smith, underwriting, at 717-620-1009 or david.smith@encova.com for eastern U.S. business

Lupita Newell, underwriting, at 463-209-5407 or lupita.newell@encova.com for western U.S. business

If you know your account will qualify for Strategic Accounts due to the size parameters outlined, send your electronic submission directly to strategic.accounts@encova.com. An underwriter will contact you promptly, acknowledging your submission.

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