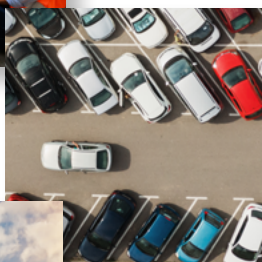


GMI INSURANCE



GMI Insurance

*Transportation and related coverages
from an experienced industry leader.*



P.O. Box 701 • Valley Forge, PA 19482
Phone (610) 933-4679 • Fax (610) 933-4993
www.GMI-Insurance.com



GMI Insurance

Over 40 years protecting your clients.

GMI, an MGA and subsidiary of One80 Intermediaries, has been a premier writer of commercial auto insurance since 1980. In the beginning, Norman Trudel focused the company solely on the auto rental segment of the transportation industry. Since that time GMI has kept an eye on the insurance marketplace and looked for opportunities that would allow for growth and diversification.

Sticking to our core strength as commercial auto underwriters, we found a need in the marketplace for a monoline business auto program designed specifically for those accounts that are not served by packaged coverages. Over 20 years ago, we rolled out our Monoline Business Auto program that targets contractors, artisans, building supply dealers, retailers, manufacturers and wholesale distributors.

In subsequent years, we have added Cannabis Transport, Workers' Compensation, Auto Rental Fleet, Contingent Auto Leasing and General Liability programs.

We continue to carry on the family's tradition of developing long-term business relationships and providing superior customer service. We welcome the opportunity to work with you to find the best and most creative solutions for your clients.

Monoline Business Auto

Cannabis Transport

Workers' Compensation

Auto Rental Fleet

Contingent Auto Lease

General Liability





Monoline Business Auto

Insuring a wide range of business classes.

GMI has been a premier writer of commercial auto insurance for over forty years and has been writing Monoline Business Auto for the past two decades. We target contractors, artisans, building supply dealers, system installers, retailers, manufacturers and wholesale distributors.

Eligible accounts are automobile fleets that support business activities where the primary goal is to sell and distribute owned products, perform contracting operations, and provides services to customers. Also, our Monoline Business Auto can easily be paired with Workers' Comp and General Liability.

Program Details

- Underwritten by A.M. Best "A" rated admitted carriers
- Competitive rates
- Open brokerage

Business Auto Enhancement Endorsement

Our Business Auto Enhancement Endorsement broadens the coverage of our standard business auto policy. Coverage is combined under one endorsement and is not available standalone.

Available to retail agents in all states except District of Columbia, MA and NY.

Typical Classes

- Contractors
- Retailers
- Distributors
- Wholesalers
- Systems Installation

Typical Vehicles

- Private Passenger (PPT/PPV)
- Light Trucks
- Medium Trucks
- Heavy Trucks / Tractors
- Extra Heavy Trucks / Tractors
- Dump Trucks/Trailers

Typical Uses

- Product Delivery
- Service Calls
- Material / Equipment Delivery
- Sales Calls
- Product Installation
- Retail Delivery



Cannabis Transport

Physical damage and motor truck cargo packaged or standalone for cannabis transportation businesses.

Transporting cannabis products from cultivators and processors to distributors and retail dispensaries carries risk for all parties. **This is one of the only programs available that provides Physical Damage and Motor Truck Cargo** and the coverages can also be **sold as standalone**. The program can also cover third-party specialty transporters and courier services.

We've partnered with an A.M. Best "A-" rated non-admitted carrier to create this one-of-a-kind program.



"We were happy to be accepted into the GMI family as a client. What we didn't fully appreciate were all of the exclusive relationships GMI brought to the table for us!"

We look forward to growing with GMI as you add more products for us."

—LeAne S., Florida Agent

Program Details

- Start-up / new business risks acceptable with proper experience
- Vehicle stated value up to \$200,000 any one unit
- \$1M maximum limit for covered cargo vehicle

Targeted Classes

- Cultivators
- Processors & Harvesters
- Manufacturers
- Wholesalers & Distributors
- Retailers
- Dispensaries
- Specialty Transporters
- Courier Services
- Licensed Transportation Services

Acceptable Cargo

- Finished cannabis stock and products containing cannabis and/or its derivatives
- Stock In-Process
- Seeds
- Seedlings
- Vegetative plants including Mother Plant(s)
- Flowering Plants
- Harvested Cannabis Material

Available to retail agents in the following states: AZ, CA, CO, CT, DE, IL, MA, MD, ME, MI, MO, MT, NM, NJ, NV, NY, OR, RI, WA, VA and VT at this time.





Workers' Comp

Covering contractors and hundreds of other classes.

Typically, Workers' Compensation provides coverage for all state required benefits including necessary medical treatments and lost wages but is not intended to cover sub-contractors. Our Workers' Comp program offers some of the **most comprehensive coverage** to **contractors, healthcare businesses, retailers** and **auto dealers**, plus hundreds of other classes. We have over a decade of experience writing this state-regulated coverage and partners who include an A.M. Best "A++" rated admitted carrier.

Workers' Comp can be combined with Monoline Business Auto and General Liability for a customized, more complete package for your clients..

Program Details

- Underwriters include an A.M. Best "A++" rated admitted carrier
- Unique market relationships
- Minimum premium \$40K
- No maximum premium
- No XMOD restrictions

Targeted Classes

- Construction
- Healthcare
- Manufacturing
- USL&H
- Auto Dealers
- Retail
- Distribution

"I am over the moon happy that I know who my dream team is when I need mono line auto.

You are the best out there and I can't thank you enough for working so fast on this with me."

— Kevin H., California Agent

Available to retail agents in all states except ND, OH, WA, and WY at this time.



Auto Rental Fleet

Protecting the core of your clients' business.

Whether your company is an established small business or large operation, we provide a wide range of limits and coverage for any size fleet. Each account is underwritten carefully, based on each client's individual need. Our Daily Auto Rental provides coverage for fleets operated by:

- Independent and franchised car rental agencies
- Turo car sharing hosts
- New and used car dealerships
- Auto repair shops and collision centers
- Self-storage facilities



"Maybe you just had a good couple of days, but I must say...working with you folks is quite remarkable.

Just Starting Out?

If you have an account who is just starting out in the rental business, US Choice is there for them.

Our sister company is a leader in providing an easy, low-cost system for starting and operating their own rental operation without the high cost of franchise fees.

For details, visit our website
www.USChoiceRAC.com.



Program Details

- Underwritten by A.M. Best "A" rated admitted carriers
- Car rental industry leaders since 1980
- All claims handled in-house
- Any size fleet, big or small
- No obligation policy review provided
- Counter products available
- Risk management & loss control services
- Claims analysis & loss run reviews
- Standalone rental subrogation unit

You're lightning fast and actually answer the phone!"

—Jon M., Florida Agent

Available to retail agents in all states.





Contingent Auto Lease

*Vehicle protection in
third-party liability claims.*

In the complex world of commercial auto insurance is this specialized coverage for leasing operations. Our program is designed to cover a multitude of potential exposures on a contingency, excess, physical damage and interim basis for a minimum 12-month term.

Program Details

- Underwritten with top A.M. Best "A" rated carriers
- All claims handled in-house
- Minimum 12-month term
- New ventures considered

Our extensive experience in a broad range of auto exposures combined with proactive claims management partners have a demonstrated track record of success. It is that combination and our service-driven approach to leasing operations, that has led to an average annual retention rate of over 90%.

Targeted Classes

- Independent leasing companies
- Automobile manufacturers
- Local dealerships
- Financial institutions

*"Again, thank you for your
nice work on this account.
I too am excited to do more
business and will recommend
you and the team to others in
our agency."*

—Parry B., Illinois Agent

Available to retail agents in all states except LA and NY at this time.



General Liability

Protecting businesses from liability claims.

Could your clients survive a liability claim against their business? Our general liability program covers costs related to medical or legal expenses resulting from a worksite or office incident that leads to a lawsuit.

It also covers injuries to people who aren't employees, damage to property you don't own and accusations of slander or libel. Sorry, contractors involved in tract home work are prohibited in all states including work done on a wrap-up or OCIP.

Targeted Classes

- Artisan Contractors*
- Truckers
- Golf Courses
- Wholesalers
- Distributors
- Tree Trimmers
- Janitorial Services
- Landscapers
- Machine Shops
- Commercial Contractors*
- Alarm Installation & Service*

Program Details

- Underwritten by an A.M. Best Rated "A-" non-admitted carrier
- Premium varies by business class
- \$1,000 minimum deductible
- Maximum limits are \$1M / \$2M
- Maximum per location / project aggregate is \$5M
- Contractor Advantage Extension Endorsement available
- Pollution Liability is NOT available

Available to retail agents in all states except AK, CO, District of Columbia, HI and NY at this time.

*Contractors involved in tract home work is prohibited in all states including work done on a wrap-up or OCIP.

*"We would like to personally
"thank you" for you and your
teams' help on this account.
We appreciate your extremely
quick turnaround!"*

*It's a pleasure working with
all of you and we look forward
to writing more business with
you in the future!"*

—Vicki L., California Agent

