



Founded in 1994, WKF&C has grown significantly by supporting the diverse needs of our wholesaler clients. Our dedicated, skilled team of underwriting professionals stands ready to attend to your needs. We proudly represent many of the most trusted and respected insurance carriers in the industry, all possessing a minimum of A+/A ratings from A.M. Best.

Our strategic alliances with professional compliance and technology partners allow us to analyze, recognize and implement changes to our underwriting manuals, our administrative procedures and our IT systems almost instantaneously.

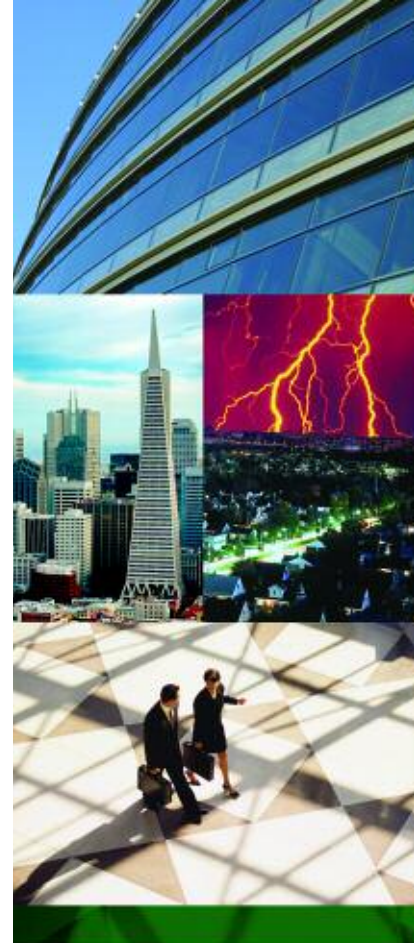
Let us be your guide to innovative solutions, quality markets and extraordinary service.



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Inland Marine

Classes of business are limited to Excess & Surplus lines risks. We represent Admitted & Non-Admitted carriers offering competitive commissions.

ELIGIBLE CLASSES:

- Builders Risk
- Renovation

CAPACITY:

- \$5 Million In house authority on all construction classes in protected areas not subject to brush fire
- \$10 Million Builders' Risk admitted paper on frame and joisted masonry in protected areas with company referral



Earthquake Deductible Buybacks



SPECIAL FEATURES:

- "A" Rated Carrier
- Minimum Premium \$2500
- All Construction Types Entertained
- Quick Quotes Available

COVERAGE:

- Limits up to \$500,000
- Minimum retention is 1% of the property value or \$5,000, whichever is greater
- Premiums are based on the covered structure's age and construction, property location, soil conditions, etc.

Property

We are dedicated to the wholesale community and represent "A" rated carriers.



ELIGIBLE CLASSES:

- Habitational
- Hotels & Motels
- Manufacturing
- Mercantile
- Office
- Processing
- Real Estate
- Restaurants
- Vacant Buildings
- & More

COVERAGE:

- Limits - up to \$25,000,000 or higher upon request
- Non-admitted "A" Rated Carriers
- Minimum deductible \$2,500
- Minimum premium \$2,500

Equipment Breakdown Coverage



We have broad coverage and increased sublimits on Hazardous Substance, Ammonia Contamination, Spoilage Damage. Utility Interruption can be included. Please inquire for more information.

General Liability



ELIGIBLE CLASSES:

- Habitational
- Commercial Real Estate
- Mercantile, Retail and Office
- Vacant Buildings and Land
- Special Events Liability

COVERAGE:

- Premises Liability \$1,000,000/\$2,000,000 annual aggregate
- Personal/Advertising Injury \$1,000,000 annual aggregate
- Fire Damage Legal Liability \$50,000
- Premises Medical Payments \$5,000
- No deductible/ First dollar on every loss

ACCEPTABLE EXTENSIONS:

- Per location aggregate
- Up to \$1M/\$1M Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto

SUBMISSION REQUIREMENTS:

- Completed ACORD application
- Any required supplemental applications
- Expiring premium & target premium
- Lease confirmation and proof of named insured
- Currently valued loss runs