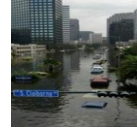




**Genesee
General**





Genesee General is a company that has been built around the unique needs of the independent insurance agent. Our company was founded in 1982 and is one of the premier insurance Wholesaler's and MGA's in the country. We are structured to deliver exceptional service and market resources. Our primary goal is to be considered the best servicing company in the industry and for you to feel as though we are truly part of your organization.

Since 1982, Genesee General has been a leader in the Southeast and Rocky Mountain region at presenting independent insurance agents with quality insurance products with top rated carriers. We are a company that recognizes that our agents are our customers. Our vision is to continue to evolve into the most respected General Agent/Wholesaler in the industry. We consider our company to be an extension of your marketing efforts. Our associates have the experience and desire to search for creative ways of solving your product needs. We have the markets, the insurance products, underwriting authority, financing and the desire to be the best! Our products are always expanding and we pride ourselves on quick quote turnaround.

We appreciate the opportunity to earn your respect and trust. If you should ever have a question or issue to discuss, please feel free to contact me at any time.

Sincerely,

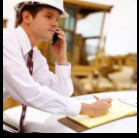
A handwritten signature in black ink, appearing to read "RW", written over a white background.

Roger Ware, Jr. ARM
President / CEO

Our Mission

Genesee General is a full service managing general agency and wholesale company. Our mission is to provide unparalleled service to independent insurance agents. We specialize in commercial insurance products for the excess and surplus lines industry. We value integrity, hard work, and the desire to be the most respected company in our territory. We recognize one customer, the independent insurance agent. Our company is independently owned allowing us to remain adaptable to the ever changing market needs of our customer. Genesee General is committed to becoming a market leader in the excess and surplus lines industry.

Our Products & Services



Transportation



Garage



Property & Casualty



Professional Liability



Program Risk Specialists



Genesee Special Brokerage



Insurance Payment Company



Online Capabilities

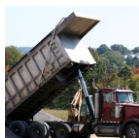


AAMGA
American Association of
Managing General Agents



GENESEE GENERAL &
GENESEE GENERAL
OF COLORADO:
**LET US HELP
NAVIGATE YOUR
TRANSPORTATION RISKS**

www.geneseeins.com



Transportation

Business Auto, Trucking, Cargo & Fleets

We write so much more than Trucks! If it has wheels or can be shipped on a truck, we have the markets! Make tracks for our wide array of transportation coverages. We have over 30 years of transportation expertise. Let Genesee General help you with all your transportation needs.

Coverages Provided:

- Auto Liability
- Physical Damage
- Motor Truck Cargo
- Truckers General Liability
- Bobtail Liability
- Contingent Cargo
- Combined Deductibles
- Towing Outside the Limits
- Rental Reimbursement
- Refrigeration Breakdown
- Preferred Cargo Forms
- Excess Coverages
- Non Fleet and Fleet
- Specialty Endorsements Available for:
Additional Insureds; Waiver of Subrogation;
Extended Physical Damage & Spoilage Coverages

All A or better Rated Carriers by AM Best Co.

Any radius accepted. Most any commodity considered. Markets available for Difficult to place drivers and New Ventures. Pay Plans Available: Annual, Installments, Monthly Reporting, Direct Bill.

Target Classes:

- Adult Daycare Vans
- Airport Shuttles
- Auto Haulers
- Bloodmobiles
- Bookmobiles
- Buses
- Contractors
- Couriers
- Daycare Vans
- Driver Training Schools
- Dump Truck Operations
- Food Trucks
- Frak Water Haulers
- Guided Tours
- Hazardous Material Haulers
- Household Goods Movers
- Limousines
- Local and Interstate Charter Buses
- Loggers
- Mobile Arcades
- Mobile Health Units
- Mobile Home Toters
- Non-Emergency Vehicles
- Public Livery
- School Buses
- Shuttles
- Sight-Seeing Buses/Trolleys
- Social Service Units
- Van Pools
- Wreckers

And Many More....

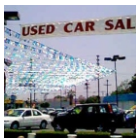
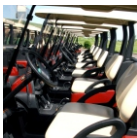


***May not be available in all states*



GENESEE GENERAL &
GENESEE GENERAL
OF COLORADO:
**PARK YOUR GARAGE
RISKS WITH US.**

www.geneseeins.com



Garage

What we do...

- Dealers involved in the selling and servicing of autos
- Service operations engaged in repairing, towing, servicing, salvaging, and valet parking

We can provide coverage for...

- Garage Liability
- Garage Keepers Legal Liability
- Dealers Open Lot
- False Pretense
- Broadened Coverage Garages
- Additional Insured
- Waiver of Subrogation
- Dealers Errors and Omissions:
 - Title E&O
 - Truth in Lending
 - Federal Odometer
- Garage and Property Packages Available
- Auto Physical Damage for Scheduled Service Units
- Dealers Physical Damage (Non Reporting Only)
- Medical Payments
- Fire Legal Liability
- Uninsured Motorist/ Under Insured Motorist
- Personal Injury Protection
- Garage Property (Non-Admitted Only)

Online Quick Garage Submission



*Phone Quotes
Available*

Unique Classes of Business we can consider...

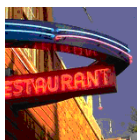
- Antique / Classic Auto Restoration
- Antique / Classic Auto Sales & Repair
- ATV's, Golf Carts, Scooters, and Electric Cars Sales and Service
- Auto Auction
- Auto Body Shops
- Auto Dealers - New & Used
- Auto Detailers
- Auto Repair
- Auto Salvage Yards
- Bedliner Installation
- Boat Dealers & Repair
- Electronics / Radios / GPS Sales & Installation
- Bus Sales and Service
- Car Wash / Full Service
- Consignment Auto Sales
- Drive-Away Contractors
- Emergency Vehicle Sales and Service
- Gas Stations / Full Service
- Heavy Truck Dealers & Repair
- Horse Trailer Sales and Service
- Mobile Auto Repair
- Mobile Mechanics
- Mobility Equipment Sales and Installation
- Motorcycle Sales and Service
- Non Franchised Used Car Dealers
- Oil and Lube Shops
- Parking Lots / Garages - Including Garagekeepers
- Roadside Assistance
- RV Dealers & Repair
- Tire Dealers / Mobile Tire Repair Operations
- Tow Truck Operators (Non-Fleet)
- Towing Accounts
- Travel Trailer Sales and Service
- Truck Stops (Rural)
- Truck/Tractor Sales and Service
- Valet Parking Services
- Van Conversion & Customizing

And Many More....



GENESEE GENERAL &
GENESEE GENERAL
OF COLORADO:
**REDUCE TOTAL COST OF
RISK WITH PROPERTY
& CASUALTY
INSURANCE SOLUTIONS.**

www.geneseeins.com



Property & Casualty

Genesee General offers a broad array of Commercial Products for all of your Property & Casualty Needs.

Coverages Provided:

- All Carriers are "A" Rated or Better
- Binding & Brokerage Markets Available
- Commercial General Liability (Occurrence & Claims Made)
- Discontinued Product Liability
- Excess & Umbrella Coverages
- Foreign Liability
- Inland Marine
- Liquor Liability
- Ocean Marine
- OCP Liability/Project Specific/Wraps
- Pollution/Environmental Liability Coverages
- Products /Completed Operations Liability
- Product Recall
- Property Coverages

Target Classes:

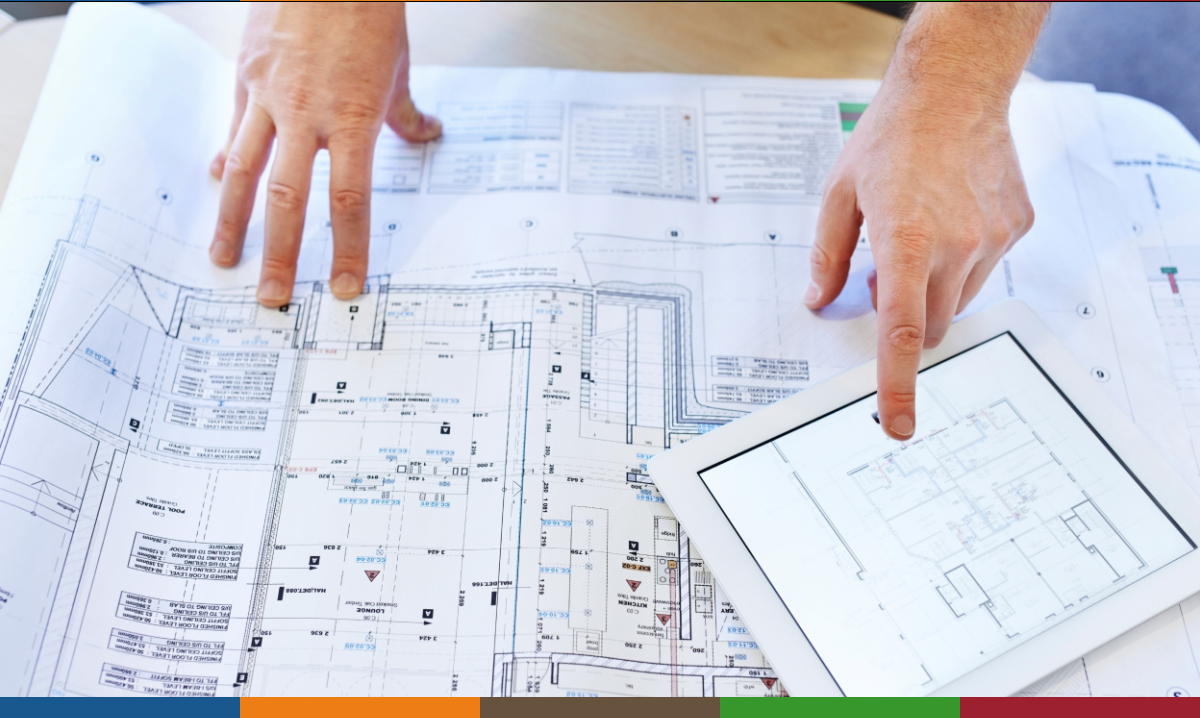
- Alarm Installers
- Amusement Devices/Inflatables
- Apartments
- Artisan Contractors
- Automobile Parts
- Batting Cages & Sports Training Facilities
- Beauty Salons
- Blasting Contractors
- Boats
- Boiler Installation, Service & Repair Contractors
- Cellphone/Antenna Installation & Repair
- Churches
- Convenience Stores
- Concessionaires/Vendors
- Crane/Equipment Rental
- Daycare - In Home/Commercial
- Demolition Contractors
- Detox Centers
- Dwellings/Rentals incl Schedules
- EIFS Contractors
- Elevator/Escalator Installation Service & Repair
- Environmental Contractors/Consultants
- Fire/Water Restoration Contractors
- Fitness Centers
- Fraternal Clubs
- General Contractor/Residential & Commercial
- Grocery Stores
- Halfway Houses
- Hotels/Motels
- Industrial Contractors
- Janitorial
- Liquor Stores
- Lessors Risk
- Manufacturers
- Marijuana Dispensaries and Grow Facilities (Incl LRO Exposures)
- Medical Equipment Sales & Service
- MedSpas
- Mercantile
- Micro Breweries/Brew Pubs
- Mobile/Modular Home Parks
- Mold Remediation Contractors
- Motorcycles/Motorized Vehicles
- Oil and Gas Exposures
 - Consultants
 - Welders (Incl Over the Hole)
 - Pipeline Contractors
- Playground Equipment Manufacturing & Installation
- Power Line Contractors
- Remodelers
- Restaurants/Bars/Nightclubs
- Roofing Contractors
- Schools/Vocational
- Security Guards
- Social Services
- Special Events
- Sprinkler System Installation
- Steel Fabrication Contractors
- Swimming Pool Installers/Maintenance Contractors
- Tanning Salons
- Vacant Buildings
- Vacant Land
- Water/Sewer Contractors
- Youth Sports Leagues

ONLINE RATING



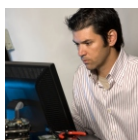
Phone Quotes Available

And Many More....



GENESEE GENERAL &
GENESEE GENERAL
OF COLORADO:
**WE'RE YOUR EXPERT
RESOURCE FOR
PROFESSIONAL
LIABILITY RISKS.**

www.geneseeins.com



Professional Liability

For Your Professional Liability Needs

Genesee offers a broad spectrum of professional liability coverages that include Non-Admitted and Admitted Products.

Specialty Coverages Offered:

- Crime
- Cyber Liability - Social Engineering
- Directors & Officers – Nonprofit, Private & Public
- Employment Practices Liability
- Errors and Omissions

- Medical Malpractice
- Package Policies Available on Select Classes
- Regulatory Liability (RAC Audits)
- Sexual Misconduct Liability

Target Classes:

Architects & Engineers:

- Civil/Land Surveying
- Construction Manager
- Consultants – All Types
- Contractors Professional
- Design/Build Firms
- Engineers (All Classes)
- General Contractors
- Geotechnical Engineers
- Residential & Commercial Inspection Services

Insurance:

- MGA/MGU
- Premium Finance Company
- Claims Appraisers
- Insurance Adjusters
- Insurance Agents

Real Estate:

- Escrow Agents
- Individual Agents
- Property Appraisers
- Property Management
- Title Services

Technology:

- Electronic Data Processing
- Internet Service Providers
- Systems Integrators
- Technology Staffing Companies
- Technology Websites w/Medical Exposures
- Telecommunications
- Website Design
- Website Hosting Services
- Networking & Support Services

Medical (Over 100 Classes):

- Adult Day Cares
- Assisted Living Facilities
- Clinical Trials
- Counseling – All Types
- Drug & Alcohol Testing Centers and Labs
- Emergency & Non-Emergency Services
- Group Homes
- Home Healthcare
- Hospitals & Nursing Homes
- Life Science
- Medical & Non Medical Cosmetic Services
- Medical Review Officers
- Mental Health/Developmental Disabilities
- Imaging Centers
- Pharmacy
- Physical Therapy Facilities
- Physicians & Surgeons
- Rehab Centers
- Social Services
- Spas
- Urgent Care Facilities

Miscellaneous (Over 100 Classes):

- Accountants – Bookkeeping & Tax Prep
- Answering Services
- Association Management Services
- Auctioneers
- Billing Services
- Blasting Consultant
- Coaching Services
- Collection Agencies
- Condo/Townhouse/Homeowner Associations
- Consultants – All Types
- Employment/Staffing Services
- Event/Meeting Planners

Miscellaneous (cont):

- Film & Production
- Fitness Instructors
- Forensic Testing
- Funeral Directors/Embalming Services
- Handicapped Workshops
- Home Inspectors
- Homeowners/Condo/Townhome Associations
- Human Resources Consultants
- Media
- Mortgage Field Representatives
- Property Preservation Specialist
- Publishers
- Wrongful Repo

And Many More....

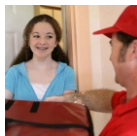
ONLINE RATING



Available on Select Classes



PROGRAM RISK
SPECIALISTS:
**LOOK US UP TO HELP
DEVELOP, DISTRIBUTE
NEW SPECIALTY
PROGRAMS.**



Program Risk Specialists

Program Risk Specialists

Program Risk Specialists (PRS) launched in 2013 as the specialty program administrator division of Genesee General. We distribute our programs exclusively through independent agents

We seek to develop programs for which we have in-depth industry knowledge and find a need in the insurance marketplace. Some of the best program ideas come from independent agents. We welcome your ideas!

Program Risk Specialists

Current Programs

NonOwnedRISK

Monoline hired/non-owned auto coverage for food delivery and courier risks.

Our Mission

Program Risk Specialists will be the market of choice for the agents, companies and industry niches we serve by offering:

- In-depth knowledge of risks we write
- Comprehensive coverage at competitive rates
- Nationwide distribution
- Technology to enhance customer service
- Stable carrier relationships by developing and managing profitable programs

Target Classes:

Food Delivery - If your client has staff delivering food using the employee's personal vehicle, whether they are an employee or independent contractor, they have a Hired and Non-owned coverage exposure.

Food Couriers - Those that pick up food from multiple restaurants and then deliver, are becoming a popular service across the nation. Whether the delivery person is an employee or an independent contractor we can provide the coverage.

Couriers- Delivering of mise items to one party to another.

Other- Difficult to Place HNO Accounts

Coverage & Highlights

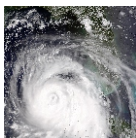
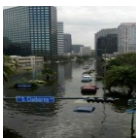
- Excess of a deductible or SIR
- Excess of a primary hired & non-owned policy
- Available in ALL STATES
- We are the Program Administrator
- Includes 18 year old drivers
- Minimum Premium - \$2,500 per policy
- Top A-Rated Carrier





GENESEE SPECIAL
BROKERAGE:
**CATASTROPHIC EXPOSURES
ARE NOT THE END OF THE ROAD
FOR YOUR INSURED.
LET GSB GUIDE YOU
THROUGH THE STORM!**

www.geneseeins.com



Genesee Special Brokerage

Property and Inland Marine Brokerage

Genesee Special Brokerage represents a vast array of both admitted & non-admitted specialty insurance carriers with appetites for catastrophic and non-catastrophic exposures. GSB is a Lloyds Coverholder with excellent relationships with London as well as Bermuda. With our expertise & broad range of carriers we offer individual & unique coverage solutions for your insured.

Placement Structure Includes:

- All Risk/General Property
- Layered/Quota Share Programs
- Coastal Wind
- Flood (Primary & Excess)
- Earthquake
- DIC
- Deductible Buy Back
- Builders Risk/Renovations
- Equipment Floaters
- Equipment Breakdown
- Stock Throughput
- Terrorism

Placement Structure Includes:

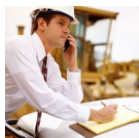
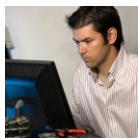
- Apartments
- Assisted Living Facilities/Nursing Homes
- Builders Risk
- Car Dealerships
- Churches
- Condominiums
- Contractors Equipment
- Equipment Dealers
- Gas Stations
- Grocery Stores
- Historic Properties
- Hospitals
- Hotels/Motels
- Installation Floaters
- Lesser Risks
- Manufacturing/Processing
- Municipalities
- Nursing Homes
- Office Buildings
- Property Management Schedules
- Protection Class 7 thru 10
- Rental Dwelling Schedules
- REO Schedules
- Restaurants
- Retail Centers
- Schools
- Shopping Centers
- Vacant Property
- Warehouses/Distributors
- Wood Processing

And Many More...



INSURANCE PAYMENT
COMPANY:
**PROVIDING SPECIAL
PREMIUM FINANCING
PROGRAMS.**

www.inspayco.com



Insurance Payment Company

Unlimited Capabilities and Locally Owned/Operated

IPC provides financing for all your accounts as an Independent Premium Finance Company Owned by Genesee General.

Insurance Payment Company is proud to be your locally owned finance company. Let us help you win the account with the financing. At Insurance Payment Company, we offer a wide array of Flexible Terms, Competitive Rates, and Revenue Sharing Programs. *****In Fee Legal States*****

Advantages of using IPC for your finance needs:

- Locally owned and operated with unlimited capabilities
- Experienced and knowledgeable staff in the industry
- Flexible down payments
- Cancellation courtesy phone calls made to the insured to preserve account
- Competitive Rates
- Ability to finance fees for accounts written with Genesee
- Special Renewal Terms
- Special financing programs for: Garage, Transportation and Professional Liability policies (Available for Qualified Accounts)
- Online Capabilities
- Flexible payment options for insureds: Credit Card, ACH, etc.
- Can finance any of your commercial accounts

Our goal is to provide you with great service and be your one stop shop for all of your financing needs!!

www.inspayco.com



Online Tools

At Genesee, It's Simple...It's Your Choice!

On the Go? Email Us from Your Phone. You like Rating it Yourself, Rate it with the Following Tools or if You want a Phone Quote, Just Give Us a Call!

At Genesee, we are always looking for New Ways to make YOUR job easier.

The following are our Online Rating Tools offered to you:

Online & Quick Quotes

Transportation

- Online Quote Request-Auto
- Ability to submit 1-4 units online

Garage

- Online Quote Request – Garage
- Ability to submit Garage accounts online

Property & Casualty

Bindable Phone Quotes Available:

- For Agents contracted out of home office, Alpharetta, GA:
855-943-6343-Genesee Hotline
- For Agents contracted out of branch office, Broomfield, CO:
855-901-5448-Quotes on Demand

USLI Multi-Line Web Quotes

- Bindable quotes online for commercial package products on select classes

Professional Liability

- Great American Quotes
- Non Profit D & O/EPL Online Rating
- USLI Professional Quotes
- Bindable quotes online for select classes of professional liability coverages

IPC - Insurance Payment Company

- Ability to quote and make payments on line
- An Independent Premium Finance Company
Owned by Genesee General.



It's Simple. It's Your Choice!

Call us. Email us. Submit App. Quote Online.



For Access to Our Online Rating Tools Contact Us Today!

ALL the Tools Your Agency Needs IN ONE Competitive Solution

Management Team

Roger Ware, Jr., ARM, President/CEO

Roger has served as President and CEO of Genesee General since 1998. Roger began his career as a commercial underwriter at Fireman's Fund in 1982. He has worked with several insurance carriers focusing on large lines casualty products. Previous to joining Genesee, he was Regional Vice President of Crum & Forster's Atlanta Region. Roger holds a B.S. degree from West Chester University of Pennsylvania and Master in Business Administration from the University of Colorado.

Kim Klein, AIU, Vice President

Kim has served as Executive Vice President/Secretary at Genesee General since 1998. Kim has worked in the Insurance Industry since 1987, starting out on the retail side and owned her own Independent Insurance Agency for five years. Kim also worked for two different wholesale brokerage firms as a commercial lines underwriter specializing in product liability. Kim holds a B.S. degree in International Trade and Finance from Louisiana State University.

Felicia English, CPCU, Vice President/Secretary

Felicia began her career with Genesee General in 1984. She has held several positions with the company including transportation underwriter. She currently serves as Vice President with responsibilities over underwriting and administrative duties. She received the CPCU designation from The American Institute for Chartered Property Casualty Underwriters in 2000.

Andy Palace, CFO

Andy is the Chief Financial Officer of Genesee. He has 30 years of corporate accounting experience in a broad range of industries. Most recently he was the Director of Financial Reporting for a local MGA and its subsidiary, a Georgia-domiciled P&C carrier. Andy's expertise includes GAAP and statutory financial reporting, analysis, forecasting, systems implementation, and cash management. He serves as the CFO and accounting department manager for all of the Genesee entities. Andy graduated from Yale University with a B.S. in Biology. He has lived in Georgia for 30 years, and currently resides in Marietta with his wife and two children.

Tina Burns, HR Manager

Tina serves as Human Resources Manager of the Genesee Corporation. Tina is a native of Marietta. She holds a B.S. Degree in Organizational Communication from Kennesaw University. Tina has over 30 yrs of managerial experience in commercial insurance accounting. Tina joined Genesee in 2011. She oversees all the HR functions for all of the Genesee entities.

David Palmer, President - Genesee Special Brokerage (GSB)

David serves as President of GSB, which was established in April 2008. An Atlanta native and a 1992 graduate of the University of Georgia with a BBA degree in Accounting, David began his insurance career in 1995 with Federated Insurance Company in Atlanta. While at Federated, he worked as a commercial underwriter before moving to the position of Retail Producer. David joined Wood Special Risk as a Property Broker in 2003 and served as Vice President and Manager of the Property Department.

Adam Forrester, Vice President of Property and Casualty

Adam is an Atlanta native and a 1999 graduate of the University of Georgia with a BBA in Risk Management & Insurance. He began his career as a commercial lines producer for the Norton Agency in Gainesville, GA. In 2005, Adam joined Genesee as a Property Casualty Underwriter/broker.

Amy Salter, Vice President of Marketing

Amy serves as Vice President of Marketing. Amy is a Georgia native and a graduate of Georgia State University majoring in Risk Management & Insurance. She comes from a family working in the insurance industry where she worked in her dad's agency in between high school and college. She started her full time insurance career in the late 90s underwriting workers comp, P & C and transportation risks with Golden Isles Underwriters. In 2000, she joined SIU as a Commercial P & C Underwriter. In 2004 she joined Genesee General where she managed underwriting commercial risks and attending all the conventions for the company in the Southeast areas. She moved over to Marketing where she manages the branding of the company from the website to marketing materials while still calling on the independent agencies and attending the conventions in the Southeast area.

Robin Smith, Vice President/General Manager of Insurance Payment Company (IPC)

Robin Smith serves as Vice President/General Manager of IPC, Genesee's In House Financing Company. Robin is an Indiana Native and has more than 20 yrs of direct premium finance marketing and operations experience.

Gloria Jimenez, Vice President of Genesee General of Colorado

Gloria Jimenez started her insurance career with Crum and Forster Commercial Insurance as an Underwriter and Regional Marketing Manager. After leaving Crum and Forster, Gloria was the Vice-President/Branch Manager for Seneca Insurance Company's Denver Colorado office. Her varied experience also includes selling broadband services to wholesale major markets for Qwest, now CenturyLink, and eight years management experience in higher education. Gloria holds a B.A degree from the University of Colorado, Boulder.

Eden Hancock, CIC, Vice President of Transportation

Eden began her insurance career over 10 years ago at CRC Insurance Services. She joined Genesee in 2010 as a Transportation Underwriter and became the Transportation Department Manager in 2014. Eden is a Georgia native and graduated from Kennesaw State University with a B.S. degree in Finance.

Michelle Lindsey, Director of Underwriting Services

Michelle began her insurance career in 1996 with National Reinsurance, helped open a new branch/division of CNA Reinsurance in Alpharetta, GA in 1997. She joined Genesee in 2003 as an Assistant P & C Underwriter. She then became the Team Leader of Assistants in the P & C Dept. in 2005, and Administrative Supervisor of Assistants in 2007.



Genesee General / GSB / PRS / IPC

3025 Windward Plaza, Ste 400, Alpharetta, GA 30005

Phone: (770) 396-1600

Toll Free: (800) 282-8755

Fax: (770) 396-7699

Genesee General of Colorado

390 Interlocken Crescent, Suite 140, Broomfield, CO 80021

Phone: (303) 791-0600

Toll Free: (866) 847-4223

Fax: (303) 791-0850

www.geneseeins.com

www.programrisks.com

www.inspayco.com

www.geneseeins.com

