



At Vantage, we prioritize relationships. We listen, adapt, and grow with our brokers and clients. Our commitment to exceptional service means bringing options to the table and finding solutions. We know time is valuable and don't keep our partners waiting. Our flat structure ensures direct access to decision-makers, making us quick and agile. Choose us as your trusted partner, where expertise, innovation, and a relationship-centric approach come together seamlessly.

Vantage works with leading **wholesale brokers** and issues our Primary Casualty policies on a **Non-Admitted** basis in 50 states (Vantage Risk Specialty Insurance Company). Our insurance carriers are rated **A- (Excellent)** by AM Best as of February 2023.*

Five Venue-Focused Capabilities

	1. Commercial Real Estate	2. Hospitality	3. Products Liability
Capacity & Capabilities	<ul style="list-style-type: none"> Commercial Occupancy Schedules Deductible & SIR options Excluding Habitational 	<ul style="list-style-type: none"> First Class Claims & Loss Mitigation Solutions A&B, Liquor Liability (no monoline) Excluding Gentlemen's Clubs Deductible & SIR options 	<ul style="list-style-type: none"> Products Liability (Products Only) Products Liability (Full GL) Discontinued Products Occurrence/Claims Made Deductible & SIR options
Min Premium	<ul style="list-style-type: none"> \$15,000 occurrence 	<ul style="list-style-type: none"> \$15,000 occurrence 	<ul style="list-style-type: none"> \$7,500 occurrence / \$5,000 claims made
Target Classes	<ul style="list-style-type: none"> Office/Commercial Buildings Warehouse / Vacant Buildings LRO Owner Occupied (OL&T) 	<ul style="list-style-type: none"> Restaurants (Fine Dining, Family Dining, Taverns) Hotels/Motels Casinos 	<ul style="list-style-type: none"> Consumer Products Product Latency (Claims Made) Automotive Parts (non-critical) Machinery, equipment & tools Toys, infant clothing, furniture Food & Beverage

* Rated entities: Vantage Risk Assurance Company (VRAC), Vantage Risk Specialty Insurance Company (VRSIC), and Vantage Risk Ltd.

	4. New York Construction	5. Non-New York Construction
Capacity & Capabilities	<ul style="list-style-type: none"> First Class Claims & Loss Mitigation Solutions NY Labor Law Expertise <i>Excluding</i> New York City 5 Borough Exposure / New Ventures / Wrap Ups 	<ul style="list-style-type: none"> First Class Claims & Loss Mitigation Solutions <i>Excluding</i> National Home Builders / New Foundation Work/ Wrap Ups
Min Premium	<ul style="list-style-type: none"> Height Exposed \$75k - \$100k / Non-Height Exposed \$50k Trade & Artisan Contractors \$50k Owner's Interest \$40k 	<ul style="list-style-type: none"> General Contractors \$25k tract homes, condo/townhouse / \$20k custom home, apartments/commercial Trade & Artisan Contractors \$25k Owner's Interest \$20k tract homes condo/townhouse / \$15k custom home, apartments/commercial
Target Classes	<ul style="list-style-type: none"> Project Specific Policies Owner's Interest Policies Commercial GCs Residential GCs Trade & Artisan Contractors (Janitorial, HVAC, Street/Road, Roofing, & Fire Suppression) 	<ul style="list-style-type: none"> Project Specific Policies Owner's Interest Policies Commercial GCs Residential GCs Trade & Artisan Contractors (Janitorial, HVAC, Street/Road, Fire Suppression, Roofing)

Let's Talk Opportunity

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About Vantage Risk

Launched in 2020, Vantage offers fresh insurance capacity to enterprise-level and upper-middle market clients with a focus in long-tail to mid-tail and niche short-tail specialties. Our insurance carriers are rated A- (Excellent) from AM Best (as of February 2023)*. That strength gives us the freedom to remain flexible and innovative.

* Rated entities: Vantage Risk Assurance Company (VRAC), Vantage Risk Specialty Insurance Company (VRSIC), and Vantage Risk Ltd. The information contained herein is provided as a general overview for agents and brokers for informational purposes only. It is not an offer to sell, or a solicitation to buy, any particular insurance product. Not all insurance coverages or products are available in all states or jurisdictions. Vantage's operating subsidiaries domiciled in the United States are not licensed in all states, and certain products are not available other than through a licensed surplus lines broker in certain states. Insurance policies issued by such entities are not protected by any state insurance guaranty associations or insolvency funds.

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