



January Recent Hit List

Personal Lines

Risk Type	Details	Premium	State	Coverage
Homeowners	Primary Home, TIV \$4.5M, PC 10	\$23,800	MT	HO-5
Homeowners	Secondary Home, TIV \$7.8M, PC8	\$10,500	ID	HO-5
Homeowners	Secondary Home, TIV \$4.5M, PC 10	\$8,400	MT	HO-3
Earthquake	Quake Zone 2, Masonry Veneer	\$5,610	MT	Monoline Quake
Article Floater	\$315K Schedule of Jewelry and Fine Arts	\$4,500	WY	PAF
Umbrella	\$5M Umbrella, Drivers with Activity, 15 Vehicles, Boats & 3 Homes	\$1,800	MT	Personal Umbrella
Dwelling Fire	Primary Older Home, No Updates. PC5, TIV \$450K	\$624	WY	DP-1
Dwelling Fire	Stand Alone Other Structure, TIV \$10K, Premise Liability, PC5	\$250	OR	DP-1
Liability	Vacant Lot	\$190	WA	Premise Liability

Agribusiness

Risk Type	Details	Premium	State	Coverage
Farm/Ranch	Cattle Ranch & Grain	\$102,000	OR	Farm/Auto/Excess
Ranch	Large cattle ranch with multiple high value locations. \$10M Excess	\$74,343	MT	Farm/Auto/Excess
Ranch	Cattle Ranch	\$16,200	WA	Farm/Auto/Excess
Hobby Farm	Farm with livestock, multiple dwellings & 5 autos	\$7,515	MT	Farm, Auto
Vineyard	Grower of Grapes	\$5,700	OR	Farm
Winery	Grower of Grapes, Maker of Wine	\$3,900	WA	Farm
Horse Trainer	Cutting horse trainer with tack and property	\$2,124	MT	CGL

Commercial Lines – Brokerage

Risk Type	Details	Premium	State	Coverage
Motel & LRO Properties	40 location risk with variation of motel, mobile home park & LRO dwellings. \$10M Excess Liability Limits	\$90,850	WY	Excess
Cattle Ranch & Feedlot	Large cattle ranch & feedlot with loss history and hauling for hire exposure	\$51,691	ID	Auto
Logging Operation	\$1M/2M Loggers Broad Form coverage for large operation	\$6,093	OR	Loggers Broad Form
Engineer	HVAC and Mechanical engineer with a yearlong lapse in coverage	\$2,928	UT	Professional Liability
Toy Manufacturer	Toy Manufacturer with lapse in coverage	\$2,500	WA	General Liability

Big Sky Underwriters A Division of Hull & Co, Inc.

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Commercial Lines – Binding

Risk Type	Details	Premium	State	Coverage
Condo Association	\$12M TIV, High Wildfire Score	\$52,038	MT	Property
<i>Dwellings, MH Courts, Campgrounds</i>	Multi Location, \$1.75MTIV, Prior hail losses	\$31,744	MT	GL, Property
Excavation	\$250K Payroll	\$28,125	MT	GL
<i>Shopping Mall</i>	New Purchase 350K Square Feet	\$27,791	ID	GL
Habitational – Apartment	New Construction, \$18.5MTIV (Blanket property) \$1M Excess	\$25,200	ID	GL, Property, Umbrella
<i>Lessors Risk</i>	Fertilizer Mfg occupant- \$3.5 M TIV	\$21000	MT	Property
Wedding/Party Event Center	Reception hall with overnight accommodations, PC 9, \$1.7M TIV	\$14,400	MT	GL, Property, Inland Marine, Liquor
<i>Commercial LRO with distillery and 5 Condo Units</i>	Admitted, \$4.3M TIV	\$9,200	MT	GL, Property
Short Term Vacation Rental	New Purchase/New Venture Air B&B, TIV \$7.6M	\$9,143	MT	GL, Property
<i>Campground</i>	TIV \$1.8M, PC4 New Purchase	\$6,021	WY	GL, Property
Builders Risk	Remodel that changed hands mid construction TIV \$900k	\$5,940	MT	GL, Property
<i>Short Term Rental Dwellings and Motel</i>	New Venture, 7-unit motel, 5 cabin rentals and 4 single family dwelling rentals, TIV \$1M, PC6	\$5,400	WY	GL, Property
Restaurant/Bar	TIV \$370k, Built in 1925, PC6 -\$250k Gross Sales	\$4,830	WA	GL, Property, Liquor
<i>Habitational – Apartment</i>	Lapse in coverage, fire loss, TIV \$1.2M, 4 buildings	\$4,400	ID	GL, Property
Vacant Building	TIV \$350k, Built in 1900, PC4	\$3,884	MT	GL, Property
<i>Remodeling Contractor</i>	Remodels only, lapse in coverage, 1 owner, 1 employee, subs	\$2,700	WA	GL
Roofing & Interior Carpentry	20% Subs, 1 owner, no employees, no prior insurance	\$1,500	WA	GL
<i>Soaps, Bath Bombs & Lotion manufacturing</i>	\$5K Sales	\$750	WY	GL
Private Investigator		\$550	MT	GL, Property
<i>Bakery with Online Sales</i>	\$25k cookie sales, rents commercial kitchen	\$500	WA	GL

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