



**Better Personal
Lines Markets.
Better Expertise.**

Risk
innovations
a JenCap® Holdings Company

Specializing in High Net Worth and Surplus Lines Insurance

We know your clients' needs are unique. Risk Innovations is positioned for success with:

- Packaged Policies for Successful Clients
- Monoline Surplus Lines Homeowners
- Monoline Personal Article Floaters
- Monoline Umbrella Policies

SEND NEW BUSINESS SUBMISSIONS TO: pl-nb@riskinnovations.com

Your next account is our top priority!

Risk Innovations is focused on your needs. Our superior customer service, underwriting expertise and strong carrier relationships are uniquely built to ensure your success.

- Senior Personal Lines Underwriter: **Cheryl Crandall, 678-495-4368**
- Personal Lines Account Manager: **Alyssa Johnson, 678-209-0100**
- Renewal Account Specialist: **Rachelle Speller, 678-495-4377**
- Personal Lines Manager: **Dustin Yost, 678-495-4365**

TARGET MARKET APPETITE:

- \$500K+ homes with favorable loss history—monoline primary and secondary homes included
- \$100K+ homes with the following classes of business:
 - PC9 / PC10 risks
 - Log homes
 - Course of construction / renovation risks
 - Homes with large claims or frequency of claims
 - Secondary or seasonal homes
 - Vacant homes
 - Long term and short term rentals: VRBO and AirBnB, etc.
 - Coastal homes with wind
 - High brush exposure
- Personal use autos (packaged only)
- Umbrellas with limits up to \$50MM (packaged only)
- Monoline coverage for jewelry, fine art, antiques, wine collections, guns, collectibles, etc.
- Monoline coverage for prosthetic limbs, medical devices, musical instruments, cameras, etc.
- Monoline umbrellas up to \$10MM, including hard-to-place risks
- Earthquake policies
- Excess Flood policies
- Watercraft/Yacht policies



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ERIKA KITCHENS

Territory Manager (AL/GA/MS/TN)

678-495-8752

ekitchens@riskinnovations.com

www.riskinnovations.com

