



Brent Says, "Ensure your clients assets are protected."

At **Northern States Agency**
our varied markets for

EXCESS LIABILITY

go ABOVE & BEYOND the usual !!

- **Excess Auto Liability**
- **Excess General Liability**
- **Excess Auto & General Liability**
- **Excess GL, Empl. Liability & Auto**
- **Excess GL, Liquor, Empl. Liability & Auto**
- **Umbrellas**



At NSA we currently offer -

- 👍 **Dramatic** reduction in ***MPs** (as much as 50-60%)
- 👍 Excellent response time
- 👍 Much broader access to markets
- 👍 Broader scope in classes of business

- ~ ***Minimum premiums** starting at \$750
- ~ **Multiple** markets & programs (all A. M. Best's 'A' or better)
 - ~ **Nationwide** - Excess Auto & GL
 - ~ Select states for other Excess coverages
- ~ Primary GL minimum limit \$1,000,000/\$2,000,000 Agg.
- ~ Primary Empl. Liab. minimum \$500,000/\$500,000/\$500,000
- ~ **Auto buffer limits avail.** (select classes, minimum attachment \$350,000 CSL)

Check out these great opportunities at **NSA today !!**



Wish I had something THIS good
to pull out of my bag . . .

NSA's Excess & Surplus Lines

- EXPANDED Markets
- A+ Best's Rating [or better] - ALL markets
- Some coverages available on ADMITTED BASIS
- 24-48 Hour Response Time



Property

- Including In-House Authority
- Equipment Breakdown coverage available
- Any size, any construction, any age



Commercial General Liability

- Any type commercial including harder to place Products accounts
- Small to medium sized premises driven accounts (*possible BOP*)
- Special Events SPECIALISTS



Miscellaneous E & O

- Various Markets & Competitive Pricing
- Possible admitted paper
- Wide variety of classes



D & O

- For Profit AND Not for Profit - including EPLI
- Fiduciary Liability
- Crime

Don't wait for *Santa* to bring what YOU need -

Contact **Northern States Agency TODAY!**

Looking for some **GOOD** news to share ????

When you receive the quarterly
NSA Shopping Guide
 circulate it throughout your office
 after you're done reading it.



- Keep up with new markets/coverages
 - Remain aware of all your options
 - Utilize this free resource

Spread the word via *NSA's Shopping Guide* -
 be in the know and ready to GO!



Here's a **sweet** idea . . . contact
Northern States Agency for

TRUCKS

- Snow Plows
- Local Trucking
- Food Delivery
- House Movers
- Contractors
- Dump Trucks
- Logging
- Farmers
- Couriers
- Contingent Liab. (Bobtail/Deadhead)
- Local Fuel Oil/Bulk LPG/Gas
- Auto Haulers (to/from dealerships)
- Mobile Home Toters
- Mobile Concession Trucks
- Wholesalers/Manufacturers
- Transit Mix Trucks
- Tow Trucks
- Salvage Haulers

Call **NSA**, the transportation EXPERTS!



The staff at
Northern States Agency
wishes you the best of the Season
and peace and prosperity in the
coming New Year !

Sean Bencke

Pam Dalbec

Anne Donchue

Fish Estes

Brent FitzPatrick

Karen Gausman

Joe Harrison

Mark Hirschboeck

Beatrice Kobinski

Lynn Krouth

Bethany Mayamba

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**Our list isn't complete without
YOU !**

If you are **not** currently receiving
our quarterly

NSA Shopping Guide
by email,

please provide NSA with your email
address. Standard mail delivery of this
informative piece will be limited in the
coming months, and we want to insure it
continues reaching **you**.

We value your business!

