



## ENTERPRISE CAPABILITIES

XS Brokers (XSB) is a full-service wholesale brokerage and binding authority group. Since 1978, our staff of experts has been solving clients' toughest challenges. We are fiercely committed, responsive and passionate about providing the most competitive solutions.

## XSB QUICK FACTS:

100% Independent and Family-Owned  
Binding Authority for Multiple Companies - Small to Mid-Size Solutions  
National Capabilities - Licensed in 50 States  
Extensive Market Access  
Defined Service Standards  
Claims Oversight & Management  
Exclusive In-House Facilities (Domestic & London)

### Wholesale Brokerage Capabilities:

- Commercial Property
- Commercial Casualty
- Personal Lines
- Flood
- Environmental
- Professional and Management Liability
- Umbrella and Excess Liability
- Inland and Ocean Marine
- Product Recall

## WHAT SETS US APART:

At XSB, we work with the finest retail agents and insurance carriers to build long term strategic partnerships. We strive to be the most professional, service-driven and strategically-focused firm in the marketplace.

## PROPERTY CAPABILITIES

### COVERAGE EXPERTISE

Coastal Property & Wind Coverage  
Builders Risk (New & Renovation)  
Habitation Risks  
Vacant  
Inland & Ocean Marine  
Garage Keepers  
Flood

### INDUSTRY TARGETS

Real Estate  
Habitational  
Bars & Taverns  
Manufacturing  
Construction  
Healthcare

## CASUALTY CAPABILITIES

### COVERAGE EXPERTISE

Artisan & General Contractors  
Hospitality  
Product Recall  
OCP and OL&T  
Liquor Liability  
Habitation, Retail and Mercantile  
Umbrella/Excess

### INDUSTRY TARGETS

Construction – (Full labor law capabilities)  
Hospitality  
Waste Hauling  
Real Estate  
Habitational  
REIT's  
Manufacturing

## PROFESSIONAL & MANAGEMENT LIABILITY CAPABILITIES

### COVERAGE EXPERTISE

Miscellaneous E&O  
Allied Medical and Social Services  
Architects & Engineers  
Technology E&O  
Cyber & Privacy

### INDUSTRY TARGETS

Home Healthcare  
Architects & Engineers  
Private & Public Companies  
Not-For-Profit  
Gaming/Crime

## PERSONAL LINES CAPABILITIES

### COVERAGE EXPERTISE

Dwelling Fire  
Homeowners (Including High Value)  
Vacant  
Mono-Line Personal Liability  
Personal Umbrella  
Inland Marine

### INDUSTRY TARGETS

Vacant Properties  
High Net-Worth  
Rental  
Condo/Apt