

QRP RELEASES EXCESS & SURPLUS PRODUCT TO THE MARKET

QuinStreet Excess & Surplus (E&S) Comparative Quoting



E&S Insurance

INTRODUCING E&S INSURANCE

E&S Insurance is officially here, designed to help our partners deliver greater value to customers while unlocking new revenue opportunities. With our newly launched E&S offering, partners can seamlessly expand their insurance portfolios by:

- **Excess and Surplus (E&S)** insurance serves as the "safety valve" of the insurance industry, stepping in when standard companies cannot provide coverage.
- **Coverage for Non-Standard Risks:** E&S is designed for hard-to-place risks that the admitted (standard) market rejects.
- **Freedom of Rate and Form:** Unlike standard carriers, E&S insurers are non-admitted, meaning they aren't bound by state regulations on pricing or policy language. This flexibility allows them to customize coverage terms and adjust premiums quickly to match the specific complexity of a risk.

FOR HARD-TO-PLACE RISKS, CHOOSE E&S

Critical Coverage Gap

Unlike standard "off-the-shelf" policies, E&S allows for tailored terms and conditions that reflect the actual risk.

Higher Capacity and Enhanced Limits

E&S carriers specialize in "High-Net-Worth" or "Jumbo" risks. If a consumer needs \$20 million in liability or property coverage, an E&S carrier can provide that entire limit themselves or "layer" their coverage on top of other policies to ensure the full asset is protected.

Tailored Coverage

If you have a unique risk, an E&S underwriter can add specific endorsements or remove exclusions to ensure the policy actually fits your specific needs rather than forcing you into a standard policy.

QRP Excess & Surplus market provides access to high-value, unique risk property policies in addition to our suite of insurance products.



Specialized & High-Hazard Peril

Critical protection for homes in **catastrophe-prone zones**, such as high-threat wildfire areas, coastal windstorm zones, and earthquake-prone regions.



Non-Standard Property Features & Condition

Homes with older roofs, "obsolete" wiring, or unique construction materials. It is also the go-to for **vacant homes**, properties undergoing major renovations, or homes with a high frequency of prior claims that standard policies reject.



Coverage Options

- Broader coverage for high-value items
- Higher primary limits for Personal Liability to add excess coverage for high-profile individuals
- Customized Loss Settlement for Actual Cash Value or Functional Replacement Cost

QRP E&S FEATURES

1 Agent Portal

Agents will be able to access the new E&S product directly within the existing agent portal, ensuring a seamless experience.

2 E&S API

Easily embed E&S into your agent - or consumer - facing quoting experience with our E&S API