



LIO Insurance

We make insurance simple.

An effortless, **real-time** experience. Built for when and where you need it.

- LIO Insurance Group: A- VIII by AM Best
 - LIO Insurance Company (Admitted)
 - LIO Specialty Insurance Company (Non-admitted)
- Founded by the Maguire family in 2020
- Specialty carrier
- Proprietary underwriting platform

LIO Digital Evolution



Prospect to Policy



Decision-making



Creating New Business



LIO Retail



Homeowners
Association



Condo Associations
(GL Only)



Amateur Sports



Accident Medical



Nonprofit &
For-Profit Package



Nonprofit
Management Liability



Special Events



Small Business
Professional

Our Platform

LIO AGENT PORTAL || Get a Quote

SCOPE ELIGIBILITY INSURE LOCATION QUOTE REQUEST CUSTOMER POLICY ISSUANCE

ELIGIBILITY

Do you have any of the below exposures? Yes No

- Ice Skating
- Ice Fishing
- Jet Skiing
- Water Skiing
- Snow Skiing
- Skate Parks
- Hunting & Shooting
- Lake / Pond / River (Over 100 Acres)
- On-Premises Golf Course Not Insured Elsewhere
- Pools Equipped with Diving Boards / Slides
- Equestrian Exposures
- Wooden Decks Not Permit Grilling
- Commercial Condominiums
- Condos
- Association not in compliance with all federal, state and local life safety requirements including working smoke detectors and proper means of egress
- More than 50% of Units are Rented to Others
- More than 50% Short Term Rentals

LIO AGENT PORTAL || Get a Quote

SCOPE ELIGIBILITY INSURE LOCATION QUOTE REQUEST CUSTOMER POLICY ISSUANCE

RATABLES (Part 2: Building Details + Coverages)

LOCATIONS

1234 Harbor St

Location 1 # 1234 Harbor St, Marina Del Rey, CA 90292

BUILDING DETAILS

Protection Class:

Roof Type:

Automatic Sprinkler System:

BUILDING COVERAGES

Wind / Hail Deductible Percentage:

Business Personal Property:

Personal Property of Others:

Business Income Coverage Form:

Business Income Coverage Limit:

OPTIONAL COVERAGES

Banked Building: Banked BPP:

Bind Summary

Policy #: **A23456**

Estimated Premium: **\$6,438.00**

Includes:
Terrorism Premium: \$500

COVERAGES SUMMARY

Property:	\$5,000,000
Deductible:	\$1,000
BPP:	\$0
Replacement Cost / Valuation:	\$1,500,000
General Liability:	\$2,000,000
Business Income:	\$0
Employee Theft:	\$250,000
URRY Services-Direct Damage:	\$25,000
Building Ordinance A:	\$75,000
Building Ordinance B:	\$50,000
Building Ordinance C:	\$25,000

Are you sure you would like to bind this policy? (NOTE: this action cannot be undone)

Upfront Eligibility → Online Application → Policy Issuance

[Click here for platform demo](#)

First Connect Landing Page

Broker Login

Simple. Intuitive. Efficient. Generate a bindable policy in just minutes.

For Amateur Sports Insurance

[BROKER LOGIN](#)

For Community Association Insurance (Condo GL and HOA)

[BROKER LOGIN](#)

Miscellaneous Professional Liability

[BROKER LOGIN](#)

Nonprofit Management Liability

[BROKER LOGIN](#)

Nonprofit and Social Service Organizations

[BROKER LOGIN](#)

Powered By

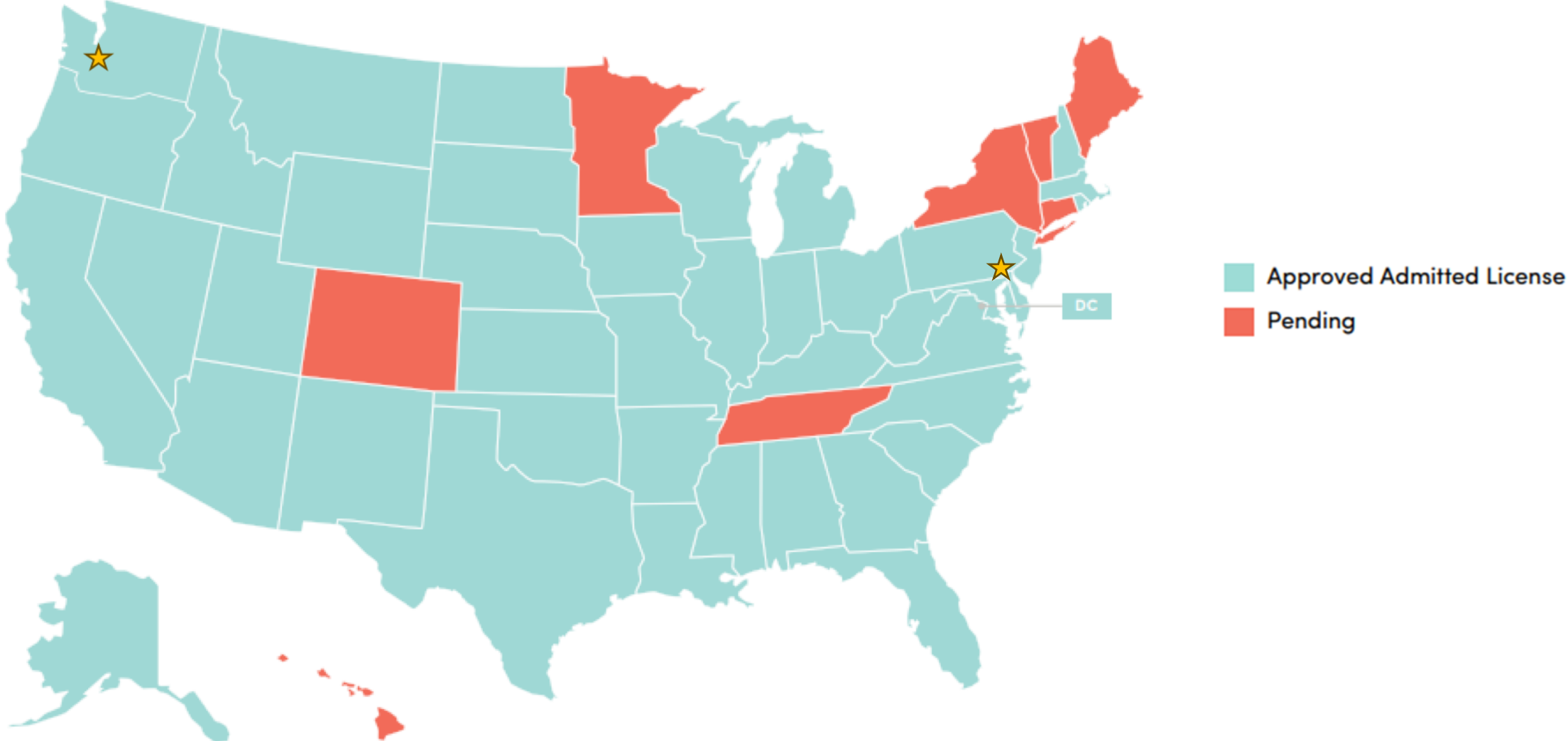
FIRST  **CONNECT**

Embedded Strategic Partnerships

Embed our platform into your customer experience

- Bind coverage at the point-of-sale
- Include as part of a broader offering
- Make the journey unique to your organization
- Eliminate the friction of the insurance process
- Generate a new source of revenue

Available States



Billing

- Direct Bill
- Flexible e-payment (credit card, ACH, Apple Pay, Google Pay)
- Interest free payment plans available for accounts \$2500 and over
 - 25% down and 9 monthly installments

Nonprofit & Social Services - Appetite

- Straight through quoting platform
- Broad appetite for most classes of nonprofits and for-profit social services from foundations to homeless shelters to home health care
- All package lines of coverage with the exception of owned autos
- \$500 minimum premium

Nonprofit & Social Services - Coverage

- GL limits up to \$1M / \$3M
- Professional limits up to \$1M / \$3M
- Separate limit for abuse up to \$1M
- Crime coverage included with Social Engineering Fraud sub-limit
- Bodily injury definition includes mental anguish
- \$1M Hired / Non-owned Auto coverage
- \$500 minimum premium for package policy

Nonprofit Management Liability - Appetite

- Straight through quote-bind-issue capability
- Targeting accounts with revenue <\$25M
- Limits up to \$1M per line of coverage to start
- Broad appetite for almost all classes of nonprofits
- Generally avoid government entities, assisted living facilities, financial institutions, political action committees

Nonprofit Management Liability - Coverage

- Lines of coverage include D&O / EPLI / Fiduciary / Violent Episodes
- Defense costs don't reduce the limits of liability
- Four insuring agreements including Outside Excess Directorship coverage
- Wage & Hour coverage
- True worldwide coverage
- Broad definition to cover violent acts
- Automatic extended reporting periods up to 90 days

Amateur Sports – Appetite

- Straight through portal quoting
- Target classes include:
 - Teams & Leagues
 - Camps & Clinics
 - Tournaments & Special Events
 - Athletic Associations & Organizations
 - Sports Training Businesses
 - Sports Franchises

Amateur Sports – Coverage

- Ability to tailor coverage to the needs of your clients
- Broad GL policy language includes abuse & molestation
- Participant legal liability included
- AI coverage for venues
- Inland marine coverage for client's sports gear
- Excess accident insurance with limit options up to \$250k per accident
- US based claims administrator with unique expertise in the sports & accident marketplace

Fitness Studio Gyms – Appetite

Eligible Classes

- Personal Training fitness studios
- Pilates Studios
- Barre Studios
- Yoga Studios
- Spin & Cycling Studios
- Aerobics Studios
- Cardio Kickboxing Studios
- Rowing Studios
- Franchised Studios (e.g. Orange Theory, Soul Cycle, Fitness 19, The Dailey Method)
- HIIT (High Intensity Interval Training)
- Dance Studios
- Martial Arts Studios
- Except: Boxing, Kickboxing, Krav Maga, Jujitsu, Judo, Muay Thai, Savate, Sambo, Wrestling/Grappling studios
- New ventures with sufficient management experience and financials

Fitness Studio – Coverage

- Ability to tailor coverage to the needs of your clients
- Separate abuse limits available
- AI coverage for venues
- Property/Inland marine coverage available
- Excess accident insurance with limit options up to \$250k per accident

Accident Medical - Appetite

- Ability to generate a real-time indication
- Rapid underwriting approvals
- Broad underwriting appetite including:
 - Amateur Sports
 - Special Events
 - Volunteer Groups
 - Child Care Centers
 - Private and Public Schools
 - Colleges and Universities

Accident Medical - Coverage

- Type
 - Primary
 - Primary Excess
 - Partial Excess
 - Full Excess
- Benefits
 - Accident Medical
 - \$250 - \$100,000 per occurrence per person
 - AD&D
 - Principal Sum \$5,000 - \$250,000
 - Aggregate Limit \$250 - \$1,000,000
 - Catastrophic Cash Benefit \$100 - \$1,000,000

Small Business Professional – Appetite

- Straight through quote-bind-issue capability
- Broad E&O appetite for hundreds of classes low to mid hazard professionals
- Target small to middle market professional liability risks
- Focused on risks that are < \$15M in annual revenue
- Enhance with GL, abuse, inland marine and more

Small Business Professional – Coverage

- Up to \$1M primary professional limits
- Broad definition of Professional Services
- Insured includes Independent Contractors and Subsidiaries
- Blanket Additional Insured when required by contract
- Ability to include no deductible
- Defense cost outside the limit
- Full priors acts
- Minimum premiums as low as \$500
- Superior GL, abuse, inland marine coverage to a BOP

Special Events - Appetite

- Rapid email submission-to-quote available today
- Automated platform distribution in Q4
- Quote-bind-issue platform available soon
- Broad appetite for hundreds of classes including:
 - Sporting events
 - Fairs and festivals
 - Large events >5,000 people
- \$500 minimum premium

Homeowners Associations - Appetite

- Straight through quote-bind-issue
- Package lines of coverage
- Broad interest for most single family HOA's
 - Residential Homeowner Associations
 - Planned Unit Developments
 - Townhome Associations
- Focused on TIV <\$10M

Homeowners Associations - Coverage

- Social engineering \$50k included
- Property manager claims expense reimbursement
- GL limits \$1M/\$2M or \$2M/\$4M
- Insured status for property managers
- AI status for board members and offices
- AI coverage for off-site board meeting venues
- HNOA automatically included
- \$250k EE theft built in extended to board members

Condo Associations (GL Only) - Appetite

- Straight through processing to indication
- Rapid underwriting approvals
- Residential and commercial condominiums
- Focused on 4 stories and less
- Built after 1990
- Greater than 70% owner occupied
- No pools with diving boards or slides

Condo Associations (GL Only) - Coverage

- GL limits of \$1M/\$2M
- Insured status for property managers
- AI status for board members and officers
- AI coverage for off-site board meeting venues
- AI by written agreement included
- Personal & Advertising Injury includes Abuse of Process and Discrimination
- \$50k Garagekeepers Liability
- HNOA included

Special Events – Coverage

- GL limit options up to \$1M / \$3M
- No deductible
- Automatic AI status for premises
- Host liquor included
- Liquor liability capability
- Automatic waiver of subrogation
- Accident Medical appetite for most classes

Program Business

- Interest in leveraging the LIO underwriting platform
- Broad appetite for program business
- Focused on casualty heavy business
- No excess or auto appetite
- Targeting \$2M-\$10M premium opportunities
- Established books of business with >4 years of loss experience
- Credible rates broken down by jurisdiction

| Appendix