

BTIS Excess Programs

Fast and simple online rating and submission



With hundreds of commercial classes, competitive rates and nearly nationwide availability, our Excess programs offer an unbeatable combination of benefits. They feature a fast and simple online submission system that offers real-time indication in most states, on a single page application, from admitted and non-admitted "A" rated carriers.



Online Submissions
& Indication



Single Page
Application



Available in
Most States

Program Details

Highlights

- A Rated Carriers Admitted & Non-Admitted
- Over 670 Classes Including Contractors
- Reduced Fee Schedules
- New Online Rating & Submission System
- Will Write Over A- VII-Rated or Better
- Available in Most States
- Minimum Premiums as Low as \$505
- Limits as High as \$5 Million

Ineligible Exposures

- Risks with Underlying Limits of Less than \$1 Million or Carriers with Less than a Best A- VII Rating
- Risks with Annual Receipts Greater than \$25 Million
- Exterior Painting of Buildings of More than Three (3) Stories
(can consider on a case by case basis)
- Work at Airports
- New Structural Residential Construction
- Limits Over \$5 million

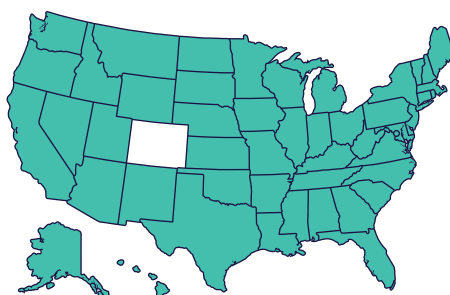
Target Commercial Classes

- Hotels
- Lessors Risk
- Retail
- Restaurants
- Parking Garages
- Equipment Rental
- Machine Shops
- Real Estate Management
- Apartment Complexes
- Manufacturing
- Nurseries/Garden Supply
- Agricultural

Target Construction Classes

- Contractors
- Subcontractors
- Electricians
- Plumbers
- Concrete Flat Work
- Carpentry
- Sheet Metal Fabricators
- Door Installation
- Snow Plowing
- HVAC
- Tile/Stone Installation
- Masonry
- General Contractors
- Remodelers

State Availability



Available in these states
Unavailable in Colorado