



# TARGET INSURANCE SERVICES®

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## NEWS RELEASE

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### **New carrier partners for Staffing Firms & Home Inspectors Programs, and new bonuses for new business.**

#### **Avon, CT –**

Target Insurance Services recently finalized new partnerships with two, A+ XV carriers, creating significant enhancements to the company's Programs for Staffing Firms and Home Inspectors. Both programs carry a 2.5% commission bonus on new business.

Capitol Indemnity will underwrite the new package program for staffing firms. "Capitol has put together a terrific product for us," says Wayne Carter, Target's President & CEO. "Most existing package program are not designed to meet the particular needs of staffing firms. Capitol's is one of few that are specifically designed for this class."

The new Package policy includes General Liability, Employee Benefits Liability, Hired Non-Owned Auto, Property, Crime, Inland Marine, and Business Income coverage. Umbrella coverage up to \$5 million is available, as is an Excess Umbrella with limits up to \$10 million. Staffing firms can also choose to add Blanket Additional Insured and/or Waiver of Subrogation endorsements. Capitol is even offering a mono-line GL policy with minimum Liability limits at a \$250.00 premium.

CEO Carter described the new Package policy as a perfect complement to the other coverage options in Target's Staffing Program: Errors & Omissions with optional Employment Practices and /or General Liability – all on the same policy from the A+ XV National Casualty Company. Stand-alone first and/or third party crime is offered, as well.

Western Heritage, a division of Scottsdale Insurance Company, is Target's newest addition to the company's carrier line-up in their Home Inspectors Professional Liability Program. "What distinguishes this program from others," says Carter, "is that we have taken an all-inclusive approach to the home inspection profession. Western Heritage is including Errors & Omissions and General Liability in a single policy – at a cost that's typically far less than purchasing both coverages separately. Our home inspectors also have the option to add Inland Marine and/or Property."

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The policy from Western Heritage is built for flexibility and can accommodate coverage for various volumes of specific inspection types such as commercial, pools & spas, radon, septic and more. And policies can be endorsed to include coverage for lead, termite and mold inspections.

CEO Carter summarized, "Target is absolutely committed to providing our customers, agents & brokers with access to the best markets, rates that compete with our best competitors, and continuously improved service. Our new carrier partnerships will help us deliver on all three promises. What's more, we're offering a 2.5% commission bonus to agents & brokers who bring us new Staffing Firms or Home Inspectors business that's placed with either new market."

Target Insurance Services is headquartered in Avon, Connecticut with a satellite location in Naperville, IL. It is one of the nation's fastest growing Managing General Underwriters, with Professional Liability Programs for Accountants, Home Inspectors, Lawyers, Staffing & Recruitment Firms, and other miscellaneous professionals. Through its underwriting partnerships with A and A+ XV rated carriers, as well as independent agents & brokers, Target provides professional liability insurance programs across the country. Details at [www.target-capital.com](http://www.target-capital.com).