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# COMMERCIAL INSURANCE & RISK MANAGEMENT PROGRAMS

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[www.usi.biz](http://www.usi.biz)





What Makes USI Different

# We Understand Your Challenges

Basic Features Include:

- Risk Policy written on an Occurrence basis
- “Agreed Value” Physical Damage Coverage
- Protection and Indemnity Liability
- Pollution Liability
- Medical Payments
- Trailer Coverage
- Personal Property Coverage
- Uninsured Boaters Coverage
- Towing and Emergency Assistance





# We Understand Your Challenges

For fishermen, there are basic types of insurance that pertain to commercial vessels:

- Hull and Machinery - pays for the repair or replacement of the vessel itself, including engine, deck machinery, and most contents, in the event of sinking, collision, fire, or other damage. Hull policy coverage usually is based on market value of the vessel as determined by a recent survey, not on replacement value.
- Cargo – protects nets and other portable fishing gear, and other equipment and supplies you are carrying not permanently affixed to your boat against loss due to sinking, fire or theft.
- Protection and Indemnity (P&I) - is to vessels what liability insurance is to homes or cars. P&I coverage will indemnify, or pay back, the owner if he suffers financial loss because of accidents involving, or loss caused by, his vessel.

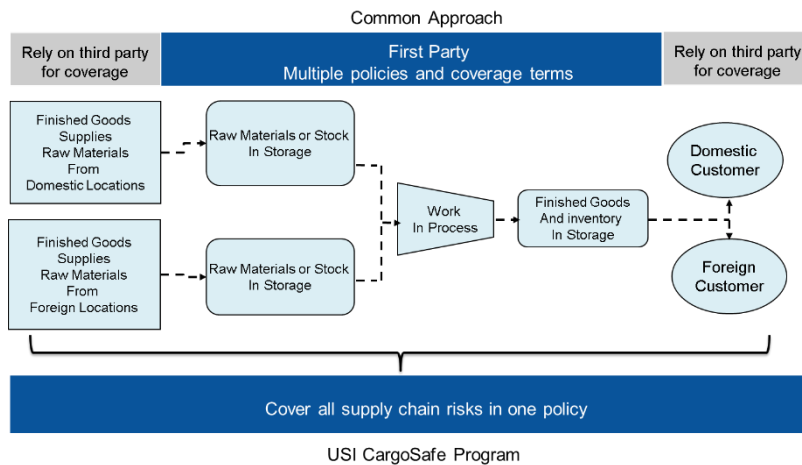


PROPERTY

# USI CargoSafe Program

USI consolidates various supply chain exposures under a single policy to improve coverage and reduce total cost of risk

- Evaluate the transit, raw material, work in progress, and inventory risks from operational and contractual exposures
- Design program limits, deductibles and policy language to address the risk profile identified
- Negotiate placement of coverage in USI CargoSafe Facility



## Impact and Benefits

- Estimated **5-20%** premium reduction through coverage consolidation
- Eliminate reliance on third-party coverage and increase claim recovery up to **70%**
- Reduce % based CAT deductibles up to **80%** (e.g., 2% to \$100K)
- Client retains control of claims process with improved recovery amount and timing

Take Control of Supply Chain Risks with USI CargoSafe



# Customized solution to your business

Find the right Coverage to protect you  
specifically for your specific boat & business

Primary and Excess Hull

P & I (Protection and Indemnity).

Commercial and Private Insurance

Protection and Indemnity for Third Parties

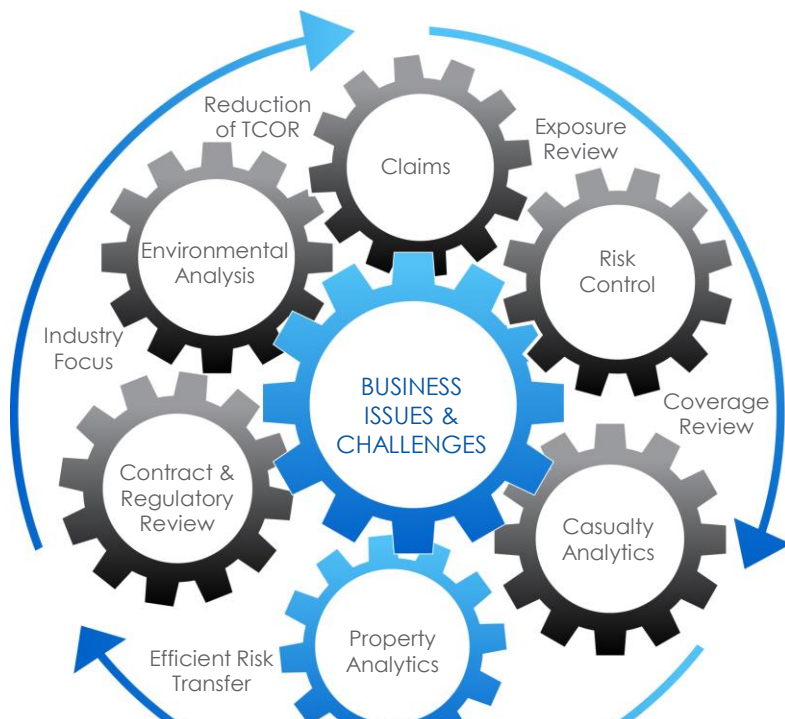
Fuel spill and wreckage cleanup coverage

Property, Equipment, Engine breakdown, Medical



## USI ONE™ Enterprise Provides Strategic Planning

Highly consultative team meetings integrating USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs.



- **Discipline**  
Structured round table analysis on a weekly schedule delivers consistent execution of our team strategy
- **Collaboration**  
Integrated team of local & national experts to evaluate critical risk issues and create alignment with proposed solutions
- **Advancement**  
Test conclusions and make improvements based on client input & risk dynamics
- **Accountability**  
Clearly assigned tasks and deliverables within the agreed timeline

Proven Process for Identifying, Quantifying and Eliminating Exposures to Your Business

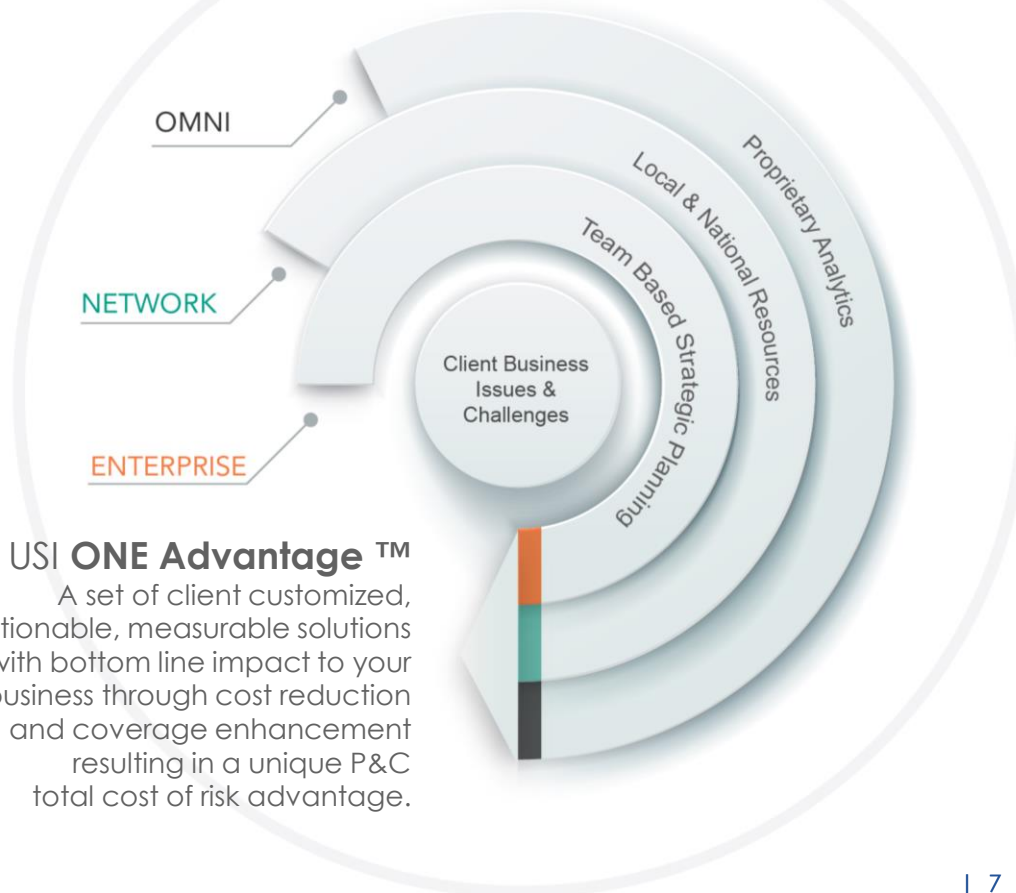




# What Makes USI Different? **USI ONE ADVANTAGE™**

## Our Long Term Risk Management Strategy

USI **ONE™**, is a fundamentally **different approach** to risk management, integrating **proprietary business analytics** with a **networked team of local and national experts** in a **team based consultative planning process** to evaluate the client's risk profile and identify targeted solutions to address those risks.



### USI **ONE Advantage™**

A set of client customized, actionable, measurable solutions with bottom line impact to your business through cost reduction and coverage enhancement resulting in a unique P&C total cost of risk advantage.