



2022-2023 Insurance Program Renewal Renewal Update as of 12/22/2021

EPIC Entertainment & Sports is conducting a full marketing effort to secure the best renewal quotes/terms for USA Water Ski & Wake Sports Package (GL, Auto, Property), Officials GL, Umbrella/Excess Liability and Executive Protection (D&O, EPL) programs eff. 01/01/2022-01/01/2023.

Below is a current update on the status of our marketing efforts organized by carrier.

Philadelphia Insurance Companies – Incumbent – Non-Renewing

For over 10 years, Philadelphia has been the insurance carrier for USA-WSWS's general liability (including abuse and participant legal liability), property, auto and excess liability coverage. Although Philadelphia was a key market partner for NGBs, over the last 18-24 months they have declined to add any new NGB business to their book and have alluded to the fact they are not interested in providing coverage in the future for NGBs. This year, Philadelphia has decided to non-renew coverage for USA-WSWS due to a change in their underwriting appetite based upon challenging loss experience on their entire NGB book of business.

Alive Risk – Declined to Quote

Declined to quote as they are not a market for water sport activities and cannot offer abuse and molestation coverage for National Governing Bodies.

Allianz – Declined to Quote

Carrier has declined to quote the primary general liability and excess policies. They may have interest in providing excess coverage depending on the attachment point.

American Specialty (Arch) – Declined to Quote

Carrier declined to quote as their initial rating for General Liability was \$500,000 which is 2.5x more than expiring. They also were going to exclude head trauma due to no policies in place to verify coaches and officials have completed CDC concussion education.

Berkley Specialty – Declined to Quote

Berkley is not a market for any NGB/Amateur Sports business.

EverSports & Entertainment (formerly Specialty Insurance Group) – Quote Included in Proposal

EverSports provided a quote including abuse and concussion in the primary policy but excluded it in the excess policy. They were also not able to match all the custom watercraft endorsements or offer Coaches Liability.

K&K Insurance – Declined to Quote

K&K's ended their long relationship with National Casualty Company earlier this year and are now partnered with AIG. At this time AIG is not a market for National Governing Bodies. K&K continues to look for an insurance carrier that will consider NGBs in the future.



Markel – Declined to Quote

Markel is not currently interested in quoting any NGB business at this time.

Player's Health – Quote included in Proposal

This MGA has historically focused on participant accident coverage but is now emerging into the General Liability space. They write coverage with State National and have included abuse and concussion in their quote. They have matched the custom watercraft endorsements.

ProSight – Declined to Quote

ProSight is no longer entertaining sports risk as of end of 2020 and will not be able to provide a quote for USATF.

Reel Media – Declined to Quote

This carrier cannot provide primary coverage and would not contemplate excess coverage unless attaching at a \$5M limit.

Renaissance Specialty Insurance – Quote Included in Proposal

This is a new MGA started by former EverSports (SIG) managers. They have quoted other NGBs for us with their carrier partner Accredited Surety and Casualty Company (A- rated). This carrier quoted the highest limits of abuse and concussion coverage.

Safehold Special Risk – Declined to Quote

Carrier declined to quote as they have limited appetite for FL based risks, they would only be able to offer GL and account would have to have a clean loss history.

Special Market Insurance Consultants/Amwins – Declined to Quote

Their primary markets Great America and Kinsale do not have interest in National Governing Bodies and cannot entertain water sport exposures.

Sport Underwriters – Declined to Quote

Sport Underwriters has partnered with us on some smaller accounts and work with 3 markets – Lloyd's, HDI Global and Accelerant. Their interested carrier was not willing to extend coverage to the Clubs, they wanted to write individual policies for each club which would not be reasonable or provide the coverage needed.

Starr Companies – Declined to Quote

Due to a change in underwriting appetite, Starr Companies is under a moratorium for writing any new amateur or professional sport at this time.

Tokio Marine/Houston Casualty Company (TMHCC) – Declined to Quote

A sister company of Philadelphia, TMHCC typically writes coverage on non-admitted basis. TMHCC has declined in the past due to not being able to compete against Philadelphia but due to the non-renewal they can consider the account. They have declined to quote as they cannot write water sport exposures.

USLI – Declined to Quote

Due to a change in underwriting appetite, USLI is currently not writing any amateur or pro sports associations.

