

Risk Management / Commercial Insurance

Financial Market Analysis CLOUD PRODUCTIONS

Effective: 01/01/2026 - 01/01/2027

SAMPLE
DOCUMENT

		2025-2026 REVENUE	2026-2027 PROJECTED REVENUE
GROSS REVENUE		\$55,000,000	\$50,000,000
Cloud Productions		\$50,000,000	\$50,000,000
Ocean Enterprises		\$5,000,000	\$0

COVERAGE DESCRIPTION		CURRENT	RENEWAL	PROPOSED
COMMERCIAL PROPERTY				
Insurance Carrier		The Hartford	The Hartford	Chubb Insurance
AM Best Rated		A	A	A++
LOCATION 1 / Cloud Prod 1234 West 1st Street Beach City, CA	Business Personal Property (BPP)	\$7,480,000	\$6,500,000	\$6,530,000
	Business Income	\$3,500,000	\$2,000,000	\$2,000,000
	Accounts Receivable	\$250,000	\$250,000	\$250,000
	Electronic Data Processing	Included in BPP	Included in BPP	Included in BPP
	Legal Liability	\$2,000,000	\$2,000,000	\$2,000,000
	Equipment Breakdown	Included	Included	Included
	Earthquake Sprinkler Leakage	\$6,058,000	\$8,750,000	Full Limits
	Earthquake Sprinkler Leakage Deductible	\$50,000	\$50,000	N/A
	Transit	\$100,000	\$100,000	\$100,000
	Deductible	\$5,000	\$5,000	\$1,000
LOCATION 2 Un-Named Location	Business Personal Property	\$250,000	\$250,000	\$300,000
	Business Income	\$500,000	\$500,000	\$600,000 Worldwide
LOCATION 3 / Ocean Ent. 4321 East Broadway New York, NY	Business Personal Property	\$30,000	\$30,000	Blanket
	Business Income	\$300,000	\$0	Coverage
	Electronic Data Processing	Included in BPP	Included in BPP	Included in BPP
Premium		\$25,512	\$19,354	\$17,536

COMMERCIAL GENERAL LIABILITY				
Insurance Carrier		The Hartford	The Hartford	Chubb Insurance
AM Best Rated		A	A	A++
	General Aggregate	\$2,000,000	\$2,000,000	\$2,000,000
	Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
	Products & Completed Operations	\$2,000,000	\$2,000,000	\$2,000,000
	Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
	Personal & Advertising Injury	\$1,000,000	\$1,000,000	\$1,000,000
	Employee Benefits	\$1,000,000	\$1,000,000	\$1,000,000
	Medical Expense	\$10,000	\$10,000	\$10,000
	Premium	\$18,907	\$13,782	\$17,089

COMMERCIAL AUTOMOBILE				
Insurance Carrier		The Hartford	The Hartford	CNA Insurance
AM Best Rated		A	A	A
VEHICLE(S) 1992 Chevy Pick-up 2007 Mercedes Benz S550 2008 Maserati Quattroporte	Combined Single Limit Liability	\$1,000,000	\$1,000,000	\$1,000,000
	Hired & Non-Owned Auto	\$1,000,000	\$1,000,000	\$1,000,000
	Medical Payments	\$5,000	\$5,000	\$5,000
	Uninsured Motorist	\$1,000,000	\$1,000,000	\$1,000,000
	Deductible - Comprehensive	\$1,000	\$1,000	\$1,000
	Deductible - Collision	\$1,000	\$1,000	\$1,000
	Premium	\$9,227	\$9,227	\$5,484

Please see disclaimer on next page

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UMBRELLA			
Insurance Carrier	Insurance	Insurance	Chubb Insurance
AM Best Rated	A	A	A++
Each Occurrence	\$3,000,000	\$3,000,000	\$3,000,000
Retention	\$10,000	\$10,000	\$10,000
Premium	\$5,200	\$3,333	\$3,789
PREMIUM	\$58,846.00	\$45,696.00	\$43,898.00

QUOTE STATUS BUSINESS OWNER PACKAGE

CNA	Quoted Auto But Not Business Owners Package / Company did not fit their Small Business Appetite	Bind Coverage ☐
Chubb Insurance	Quoted Business Owners Package	Bind Coverage ☐
Travelers Indemnity	Declined To Quote / Cannot offer same terms like Earthquake Sprinkler Leakage and Legal Liability of \$2,000,000	Bind Coverage ☐
One Beacon	Declined - Then Reconsidered / Still Pending	Bind Coverage ☐

Clients Signature:

Date:

COVERAGE NOT IN EFFECT

*Please Contact Us For More Information On These Types Of Coverage
Email Request to riskmanagement@cloudminturn.com*

EMPLOYMENT PRACTICES LIABILITY	<i>I am interested in learning more about this type of risk</i>	Please Contact Me ☐
FIDUCIARY LIABILITY	<i>I am interested in learning more about this type of risk</i>	Please Contact Me ☐
NETWORK SECURITY, PRIVACY & IDENTITY THEFT LIABILITY	<i>I am interested in learning more about this type of risk</i>	Please Contact Me ☐

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DISCLAIMER: The preceding estimates are provided for illustrative purposes only. Premiums have been rounded to the nearest dollar amount. Specific pricing and coverage questions will require review of the underlying insurance policies. This financial analysis or policy overview is prepared for comparison purposes only and should not be relied upon for specific detailed premium or coverage questions. This insurance proposal and / or coverage summary does not alter, extend or amend the policy or policies as issued. The insurance coverage is subject to actual policy conditions, limitations and exclusions.

*Cloud, Minturn Associates (CMA)
dba: CMA Insurance Services, Inc.*

5/8/2026
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