Commercial Risk Management

Commercial Package Insurance

Financial Market Analysis

USA, LLC

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

	2025-2026 REVENUE	2026-2027 PROJECTED REVENUE	
GROSS REVENUE	$1,775,000	$1,775,000	

	COVERAGE DESCRIPTION	CURRENT	RENEWAL	PROPOSED
	COMMERCIAL PROPERTY			
	Insurance Carrier	**The Chubb Group**	**The Chubb Group**	**Travelers Ins Co**
	AM Best Rated	**A++**	**A++**	**A+**
	Business Personal Property	$210,000	$210,000	$210,000
	Business Income	$105,000	$105,000	$105,000
	Deductible	$1,000	$1,000	$1,000
	Premium	**$1,831**	**$1,953**	**$1,742**
	COMMERCIAL GENERAL LIABILITY			
	Insurance Carrier	**The Chubb Group**	**The Chubb Group**	**Travelers Ins Co**
	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
	Personal & Advertising Injury	$1,000,000	$1,000,000	$1,000,000
	Medical Expense	$5,000	$5,000	$5,000
	Premium	**$9,030**	**$9,030**	**$8,849**
	COMMERCIAL AUTOMOBILE			
	Insurance Carrier	**The Chubb Group**	**The Chubb Group**	**Travelers Ins Co**
	AM Best Rated	**A++**	**A++**	**A+**
VEHICLE(S)	Combined Single Limit	$1,000,000	$1,000,000	$1,000,000
2006 Ford Ranger	Uninsured Motorist	$1,000,000	$1,000,000	$1,000,000
2008 Ford Ranger	Medical Payments	$1,000	$1,000	$1,000
	Deductible - Comprehensive	$500	$500	$500
	Deductible - Collission	$500	$500	$500
	Premium	**$2,591**	**$2,470**	**$2,385**
	UMBRELLA			
	Insurance Carrier	**The Chubb Group**	**The Chubb Group**	**Travelers Ins Co**
	AM Best Rated	**A++**	**A++**	**A+**
	Excess Coverage Agregate Limit	$10,000,000	$10,000,000	$10,000,000
	Umbrella Aggregate Limit	$10,000,000	$10,000,000	$10,000,000
	Advertising Injury & Personal Injury Aggregate Limit	$10,000,000	$10,000,000	$10,000,000
	Each Occurrence	$10,000,000	$10,000,000	$10,000,000
	Premium	**$7,899**	**$8,136**	**$8,023**
	PREMIUM	**$21,351.00**	**$21,589.00**	**$20,999.00**

SAMPLE DOCUMENT

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Commercial Package Insurance

Financial Market Analysis

QUOTE STATUS
COVERAGE: Business Owner Package

The Hartford	Aggregate $2,000,000 / Occerence $1,000,000 / Deductibe $ 1,000	**Premium $ 25,622**	**Bind Coverage** ☐
CNA	Declined - Company did not fit Small Business Appetite	**Premium $ 0**	**Bind Coverage** ☐
One Beacon	Declined - Then Reconsidered / Still Pending	**Premium $ 0**	**Bind Coverage** ☐

QUOTE STATUS
COVERAGE: Employment Practice Liability

Progressive Ins Group	Aggregate $1,000,000 / Deductibe $ 1,000	**Premium $ 5,601**	**Bind Coverage** ☐
The Chubb Group	Aggregate $1,000,000 / Deductibe $ 1,000	**Premium $ 6,000**	**Bind Coverage** ☐
AIG / Lexington Insurance	Aggregate $1,000,000 / Deductibe $ 1,000	**Premium $ 10,624**	**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

PROFESSIONAL LIABILITY / ERRORS & OMMISSIONS	*I am interested in learning more about this type of risk*	**Please Contact Me** ☐
FIDUCIARY LIABILITY	*I am interested in learning more about this type of risk*	**Please Contact Me** ☐
NETWORK SECURITY, PRIVACY & IDENTITY THEFT LIABILITY	*I am interested in learning more about this type of risk*	**Please Contact Me** ☐

Presented By:
Daniel J. Cloud, ChFC, CLU
Chartered Financial Consultant
Cloud, Minturn & Associates (CMA)

Risk Management Advisors
Human Resource Consultants
Registered Investment Advisor (RIA)

3858 W. Carson Street, Suite 204
Torrance, CA 90503
Telephone (310) 316-3662
Facsimile (310) 755-6086
E-Mail: Info@CloudMinturn.com
www.CloudMinturn.com

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