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*WISDOM • RESPONSIBILITY • PRESERVATION  
DILIGENCE • HUMILITY • PATIENCE • PHILANTHROPY*

## Why Virtue?

- » Established program with paper rated AM Best A+ XV
- » Environmental risk specialists
- » Specialized in-house claim handling
- » Established relationships with state regulators
- » Endorsed by petroleum associations
- » Customized policies built for each insured
- » Exclusive carrier relationships
- » Boutique operation focused on speed
- » Consistent underwriting
- » Specialized claims service
- » Experienced underwriters
- » Long term partnership oriented

## 67 Appointed Wholesale Brokerages



## Lines of Business

- » General Liability
- » Contractors Pollution Liability
- » Professional Liability
- » Worker's Compensation
- » Underground Storage Tank Liability
- » Above Ground Storage Tank Liability
- » Environmental Impairment/  
Site Pollution Liability
- » Supported and Unsupported  
Excess Liability

## Virtue At-A-Glance



**1,800+**  
Bound Accounts



**\$54 Million**  
In Written Premium



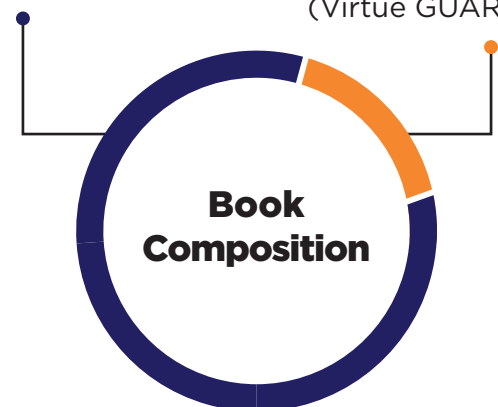
**\$19,000**  
Average Account Size

**80%**

Service Businesses  
(Virtue PACK)

**20%**

AST/EIL/Site  
(Virtue GUARD)





Virtue Risk Partners is an underwriting agency with a mission to offer customized risk management and responsible risk transfer solutions to our clients and carrier business partners. Our daily value proposition is to offer quality service, solid coverage, competitive pricing, and stable risk management alternatives that will bring long term value and stability.

**KEY:** ● Out of Appetite ● In appetite ● Target Risk

	IF THE NAMED INSURED IS:	GL	CPL	PL/ E&O	EIL/ Site	UST/ AST	Workers Comp	
<b>CONTRACTORS</b>	Asbestos Abatement Contractors	●	●	●	●	●	●	
	Storage Tank Contractors	●	●	●	●	●	●	
	Remediation Contractors	●	●	●	●	●	●	
	Soil Sampling	●	●	●	●	●	●	
	Emergency Response	●	●	●	●	●	●	
	Commercial Landscaping	●	●	●	●	●	●	
	Hazardous & Medical Waste	●	●	●	●	●	●	
	Service Station Construction	●	●	●	●	●	●	
	Monitor Well Drilling	●	●	●	●	●	●	
	Industrial & Commercial Cleaning	●	●	●	●	●	●	
	Lab Packing & Drum Handling	●	●	●	●	●	●	
	Excavation	●	●	●	●	●	●	
	Dredging	●	●	●	●	●	●	
	Landfill Contracting	●	●	●	●	●	●	
	Oil and Gas Contracting	●	●	●	●	●	●	
	<b>CONSULTANTS</b>	Oil and Gas Consulting	●	●	●	●	●	●
		Remediation Design & Oversight	●	●	●	●	●	●
Storage Tank Consultants		●	●	●	●	●	●	
Asbestos Abatement Consultants		●	●	●	●	●	●	
Analytical Laboratories		●	●	●	●	●	●	
Hydrology & Geology		●	●	●	●	●	●	
Compliance & Regulatory		●	●	●	●	●	●	
Environmental Technology		●	●	●	●	●	●	
Industrial Hygiene		●	●	●	●	●	●	
Phase I, II, III Assessments		●	●	●	●	●	●	
Wetlands		●	●	●	●	●	●	
Corrosion		●	●	●	●	●	●	
Waste Management		●	●	●	●	●	●	
Remediation Engineers		●	●	●	●	●	●	
Refinery Engineering		●	●	●	●	●	●	
Geotechnical Engineering		●	●	●	●	●	●	
Civil/ Process Engineering		●	●	●	●	●	●	
Water & Wastewater Treatment		●	●	●	●	●	●	
Botany/ Biology Chemical		●	●	●	●	●	●	
<b>FACILITIES</b>	Service Stations Operations	●	●	●	●	●	●	
	Manufacturing - Env. Products	●	●	●	●	●	●	
	Manufacturing - General	●	●	●	●	●	●	
	Hospitals & Health Facilities	●	●	●	●	●	●	
	College & Universities	●	●	●	●	●	●	
	Commercial Real Estate	●	●	●	●	●	●	
	Hotels	●	●	●	●	●	●	
	Recyclers	●	●	●	●	●	●	
	Auto Dealers & Car Washes	●	●	●	●	●	●	
	Warehouse & Storage	●	●	●	●	●	●	
	Brownfields	●	●	●	●	●	●	
	Chemical Distributors	●	●	●	●	●	●	
	Wastewater	●	●	●	●	●	●	
	Landfill	●	●	●	●	●	●	