



NIF Insurance Services of California

a division of NIF Group, Inc.

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Dear California Producers:

We are pleased to announce NIF Group brings a **local** Wholesale and E&S facility to California with the introduction of **NIF Insurance Services of California**. You may know NIF Insurance Services of California as HDR Insurance Services, a premier underwriter of artisan contractors in the west for over 15 years. The new name better reflects HDR's expansion of product offerings and association with NIF Group, Inc.

NIF Insurance Services of California has secured contracts with several specialty 'A' rated insurance carriers, and will have direct access to NIF Pro who has existing relationships with most every carrier specializing in D&O, E&O, and other professional liability exposures.

The facility will offer a full range of property, transportation, liability and excess coverage. We will have excellent capacity (up to \$25 million) and offer primary liability limits up to \$5,000,000. We can insure residential, warehousing, retail shopping centers, light manufacturing, vacant buildings, real estate and habitational, bars and restaurants, and products liability. We are open to new ventures and various other classes in addition to those mentioned.

NIF Group has a very special relationship with these carriers, and now NIF Insurance Services of California and you are the beneficiary of those relationships. That means we carry instant clout to obtain the best terms and conditions for your business.

To obtain more information about doing business with NIF Insurance Services of California, contact George Hill ghill@nifgroup.com, 916-566-1000 ext.7102.

Best regards,

Nancy G. Williams