

**Focusing on too many areas
leads to short-sighted business.**

Specialize.

The problem with promising the world is that you have to deliver. In recent years, overextended product lines and inadequate pricing have led to the demise of more than one major insurer. From the outset we decided to focus only on specific areas of expertise, charge appropriately and deliver. Clients not only deserve our knowledge, they have a right to expect we can pay our claims.

FRESH. THINKING.

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