LOCALEDGE

Personal Lines: Direct Access

LocalEdge Direct Access:

Direct access allows our agents to work directly with a carrier to offer its products. This setup can result in higher earnings potential, greater control over relationships, accounts, and quicker access to product offerings.

Top lines of business:

- Animal Liability
- Auto
- Boat/ Yacht
- Builders risk
- · Classic / Exotic Auto
- Condo
- Collector Auto
- · Dwelling Fire
- Earthquake
- Farm
- Fire
- Flood
- High Value Homes
- Homeowners
- In-Home Business
- Inland Marine
- Jewelry

- Manufactured Home
- Mobile Home
- Motorcycle
- Non-Standard Auto
- · Personal Articles
- Personal Watercraft
- Powersports
- Rental
- RV
- Seasonal
- Specialty
- Specialty Homeowners
- Travel
- Travel Medical
- Vacant Dwelling

Benefits:

- Quicker processing: Online platforms and digital underwriting can lead to faster quotes, policy issuance, and claims handling.
- Higher commission rates: Direct connections to carriers often translate to better commission structures for agents.
- Access to exclusive products: Agents may gain access to a broader range of products and programs offered directly by the carrier.
- Oversight: Agents have control of their book start to finish, with no interactions by LocalEdge. With the agent's personal access to quote, bind and service within carrier platforms, you control the process.
- Note: Some agents may be eligible for carrier run incentives and co-op dollars in addition to being eligible for LocalEdge's bonus

Carriers Available:

- Aegis
- American Modern
- ClearCover
- Flow Flood
- Foremost

- Jewelers Mutual
- · National General
- Openly
- Orion180
- Safeco
- Travelers

LocalEdge Direct Access:

To discuss a specific risk, email us at

<u>LocalEdgeDirect@bridgespecialty.com</u>

List isn't inclusive of every carrier and availability within each state*

Questions about LocalEdge Direct Access?

Call us at 800.444.1744, option 2. Or email LocalEdgeDirect@bridgespecialty.com

LocalEdgeBrokerage.com

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.