

NeitClem Wholesale Ins Bkg Inc.

Your Specialty Insurance
Concierge

NeitClem is celebrating 2012 it's 20th year since founded by Rod Neitzel and Dennis Clemente.
(**Neitzel** & **Clemente** = **NeitClem**).

In many ways we are that same nimble company we were 19 years ago but in other ways change was necessary for our enterprise to compete. Through the years we created a stronger link with top rated carriers as well as developed and maintained mutually rewarding relationships with our producers. We now have 5 established binding authority markets.

We are optimistic that the insurance market and the economy will be better in 2012. Our strategy will always be; improving what we do and develop a technology platform that will allow us to be more efficient and responsive.

Superior service is the cornerstone of our company. Our entire staff is friendly, knowledgeable and committed to helping our agents get the right coverage for their clients. Our goal is to be the wholesale broker of choice to both the insurance companies and agents/brokers we represent.

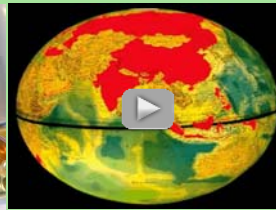
Technology and our world of communication has in the past and will in the future continue to change how we do business. Try our new interactive information flyer...be sure to click the photos and watch the video inserts.

We Can Help You Fill or Package any Coverage Imaginable

- Commercial General Liability
- Products Liability
- Property—Special Form
- Excess or Umbrella
- Inland Marine & Cargo
- Professional Liability
- Environmental Liability
- Liquor Legal Liability
- DIC Earthquake & Flood
- Employment Practices Liability
- Contractors Equipment
- Data Breach Liability
- Builders Risk / COC
- Wrap-Ups Residential/Commercial
- Garage Liability & GKLL
- Special Events Liability
- Life Sciences Liability
- Patent, Trademark & Copyright
- Products Recall or Discontinued
Management Liability

CALL US or EMAIL Your
submission To:
QuoteNow@NeitClem.com

We Have The Expertise for Any Unique Coverages



NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem

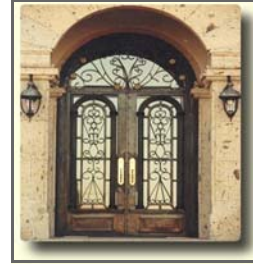
Has The **Products Liability** For Manufacturers & Distributors



Tools
Trailers
Turbine
Toys
Valves
Wheels



Products Liability
Products Recall
Patent Infringement
Data Breach
Discontinued Products
Products Pollution Liability
Clinical Trials



Nutraceuticals
Pharmaceuticals
Beverages
Elevators or Lifts
Heating & Airconditioning
Machinery
Molding



Generics
Handicap Products
Medical Devices
Pet Products
Baby Products
Sporting Goods
Metal Goods
Frozen Foods
Hose Mfg
Plastic / Rubber Products
Soap / Shampoo
Fishing Products
Parts



Accessories
Auto Parts
Bio-Diesel Fuel Mfg
Building Supplies & Tools
Clothing
Cosmetics
Detergent
Dietary Supplements
Electrical / Electronics
Fabrication
Food & Herbal Supplements



CALL US or EMAIL Your submission To:
QuoteNow@NeitClem.com

[Click Here for our Products App](#)

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem Can Customize Your Environmental or Package Your Coverage

Contractors

- General Contractors
- Fire & Restoration
- Environmental Contractor
- Solar Installation
- Waste Broker
- Medical Waste Disposal
- Underground Storage
- Environmental Consultants



Products Pollution
Environmental Liability
Professional Services Liability
Transportation Pollution Liability

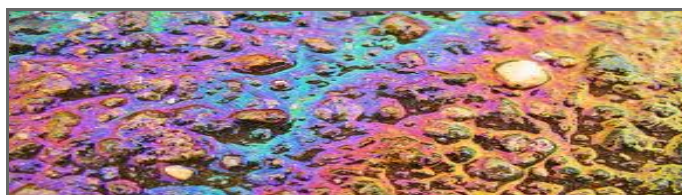


Lead Paint Abatement
Are You Prepared?



Manufacturers

- Water Filtration Equipments
- Waste/Wastewater Machines
- Flow Meters & Switches
- Air Filtration Equipments
- Pumps
- Bio Fuels R&D



Premises

- Recycling Facilities
- Resort or Golf Courses
- Treatment Facilities
- Industrial Facilities
- Repair Shops

Customized Policy

- Bodily Injury & Property Damage resulting from Pollution Conditions
- Onsite Cleanup Costs from New Pollution Conditions
- Onsite Cleanup Costs from Pre-existing Conditions
- Offsite Cleanup Costs from New Pollution Conditions
- Offsite Cleanup Costs from Pre-existing Conditions
- Contingent Transportation Pollution Liability
- Non-Owned Disposal Sites (NODS)
- Business Interruption



Diminution In Value

Natural Resource Damage

Legionella as a Defined Pollutant

Divested Property Limited Coverage

**CALL US for a Quick Indication or
EMAIL Your submission To:
QuoteNow@NeitClem.com**

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



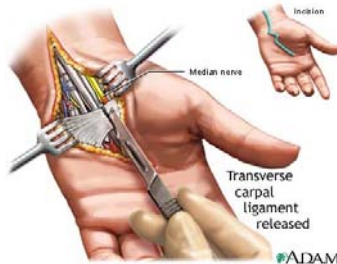
7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem has Designed a Medical Protection for Physicians Medical Professional & Allied Healthcare Providers

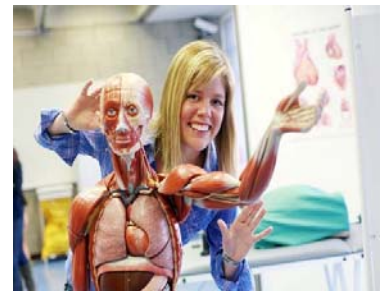
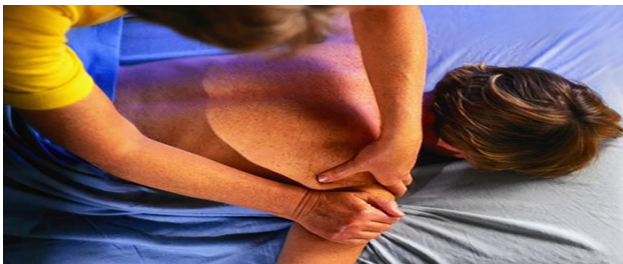


Coverage Highlights

- Claims made basis, rather than claim made and reported basis. Coverage includes a provision to trigger coverage for an incident likely to result in a claim when reported in accordance with the Discovery Clause.
- Insured includes certain "Employees" while acting within the scope of their duties on behalf of the physician, surgeon, dentist or podiatrist.
- Insured includes "Volunteer Workers" while acting within the scope of their duties on behalf of the physician, surgeon, dentist or podiatrist.
- Prior Acts coverage available.
- Entity coverage is available.
- Trial Attendance \$250 per diem reimbursement.
- Consent to Settle clause with limitation.
- Up to 7 years bilateral extended reporting period options.
- Can customize to meet needs of a group.
- Optional coverages include:
 - Damages Only Deductible
 - Defense Costs in Addition to the Limits of Liability
 - Defense of License Coverage



Physicians or Surgeons
Dentists or Podiatrists
Physicians Assistants
Nurse Practitioners
Medical Students
Therapists
Psychologists
Chiropractors
Acupuncturists
Technicians
Pharmacists
Contract Staffing Group
Locum Tenens



Maximum Limits of Liability:
\$1,000,000 Per claim
\$15,000,000 Policy Aggregate

Minimum Premium:
\$3,500 Physicians
\$2,500 Dentists

CALL US or EMAIL To:
QuoteNow@NeitClem.com

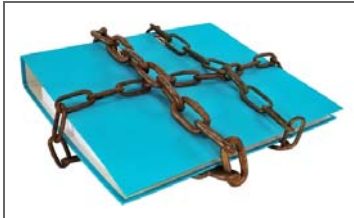
NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem covers Employment Practices Liability & Management Liability

- Third party
- Immigration Reform and Control Act violations sublimit of \$25,000
- Expanded wage & hour sub-limits
- Consent to settle clause
- All-Risk coverage
- Wrongful Termination includes constructive discharge
- Punitive damages covered (where allowed by law)
- Unlimited telephone-based and internet-based loss control services
- Claims made and reported coverage
- Social Media Endorsement
- Bilateral Discovery
- Duty to Defend Language
- Worldwide



Legal Action Can Be Brought By:

Customers
Employees
Lenders
Vendors & Suppliers
Competitors
Shareholders

Fair Labor Standards Act
Racial Discrimination
Improper Wage Practices
Defamation
Invasion of Privacy
Wrongful Failure to Hire
Workplace Bullying



Equal Employment Opportunity is

THE LAW



RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN
DISABILITY
AGE
SEX
GENETICS
RETALIATION



CALL US or EMAIL To:
QuoteNow@NeitClem.com

Click Here for an

1. -EPLI App
2. -Management Liability App

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.

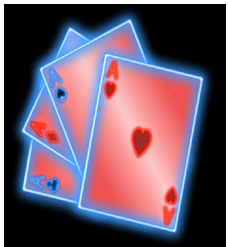


7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

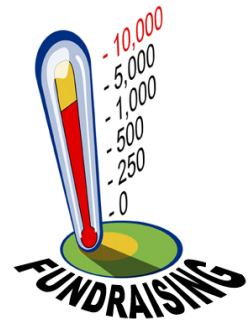
NeitClem

Will Cover Any Event Imaginable

Send App To:
QuoteNow@NeitClem.com



- Wedding Reception
- Toys for Tots
- Social or Religious Gathering
- Sidewalk Sales
- Rodeos or Derbies
- Plays or Theatricals
- Picnics, Fairs & Festivals
- Pageants
- Meetings or Lectures
- Tournaments
- Demonstrations
- Athletic Events
- Auctions
- Block Parties
- Bingo or Cards
- Fashion Shows
- Recitals
- Corporate Events
- Concerts
- Craft Shows
- Display Booths
- Dance Recitals
- Home Shows
- Auto or Boat Shows
- Hole In One Events
- Fashion Shows



NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



**CALL US TO Discuss or EMAIL
Us Your submission. 24 Hour Quotes**

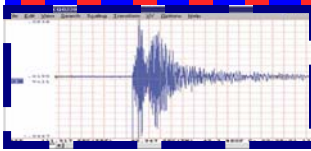
QuoteNow@NeitClem.com

7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem Has Exclusive Markets

We have Access to
Your Zip Codes

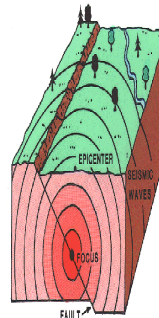
Click to View



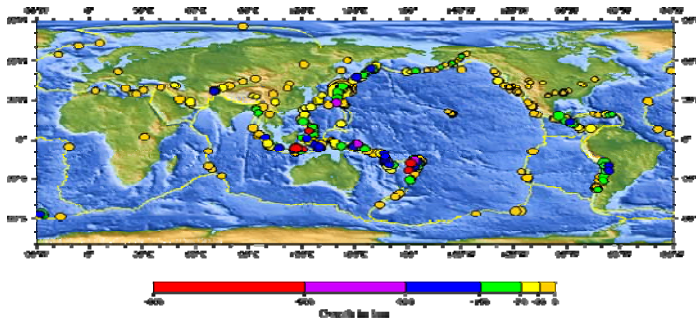
When Mother Nature throws you a curve ball, that's where NeitClem comes in. Our Difference In Conditions (DIC) form provides coverage for single or multiple perils beyond what is normally not provided in Commercial Fire policies. Protection for: Buildings, Business Personal Property, Loss of Business Income, Earthquake Sprinkler Leakage, Better for Repairs required by local ordinance or law.

Number of Earthquakes **Worldwide** for 2000 - 2011 by the US Geological Survey National Earthquake Information Center

Magnitude	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
8.0 to 9.9	1	1	0	1	2	1	2	4	0	1	1	1
7.0 to 7.9	14	15	13	14	14	10	9	14	12	16	21	8
6.0 to 6.9	146	121	127	140	141	140	142	178	168	144	151	77
5.0 to 5.9	1344	1224	1201	1203	1515	1693	1712	2074	1768	1895	1944	719
4.0 to 4.9	8008	7991	8541	8462	10888	13917	12838	12078	12291	16801	10402	2142
3.0 to 3.9	4827	6266	7068	7624	7932	9191	9990	9889	11735	2903	4312	317



EARTHQUAKE!



Environmental Clean-up
Habitation (HOA's and Apartments)
Industrials
Municipalities
Commercial Properties
Properties in Course of Constructions

DIC Earthquake & Flood
Inland Marine & Cargo in Transit
Builders Risk COC / Improvements
Contractors Equipment
Environmental Liability

CALL US or EMAIL Your submission
To: QuoteNow@NeitClem.com

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem Has the Markets on Contractors & Developers

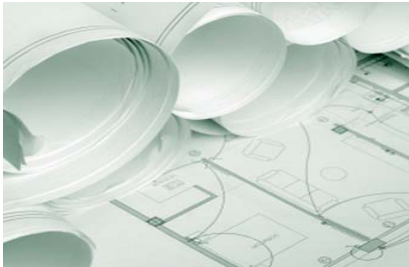
*Project Specific or
Ongoing Operations*

Sub-Contractor



Concrete
Electrical
Flooring
Framer or Drywallers
Glazer
Grade & Paving
Hardscape & Landscape
Paint
Roofer & Waterproofer
Scaffolding
Sewer & Water Main
Steel & Ironworks
Street & Road

Defense Outside Limits of Liability
Contractual Liability
Earth Movement or Subsidence
Favorable Contractors Warranty
Action Over
Employee Benefits Liability
Cross Suits



Installation, Service & Repair

Air Condition & Heating
Elevators
Flooring
Gardening
Handyman
Machinery
Playground & Equipment
Swimming Pool
Windows & Doors



Environmental Contractor

Consultants
Environmental
Fire & Restoration
Service & Repair



**CALL US TO Discuss or EMAIL Your submission
To: QuoteNow@NeitClem.com**

**Commercial General Liability
Residential-Commercial WRAP-ups
Owners Contractors Protective
Owners Interest Liability
Construction Management Liability
Professional Liability
Environmental Liability
Follow Form Excess or Umbrella
Builders Risk
Equipment Rental Operator
DIC Including Earthquake & Flood**

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



7442 N Figueroa Street
Los Angeles CA 90041
Phone 323.258.2600
Fax 323.258.2676
CA License # 0E24609
www.neitclem.com

NeitClem's Entertainment Bar.Tavern. Fine Dining

A+ Menu
Made to Order
Package or Monoline



Restaurants
 Fast Food or Fine Dining
 Bars & Tavern
 Sports Bars or Lounges
 Adult Entertainment– Gentlemen's Club
 Micro Brewery's
 Comic, Cigar Martini & Wine Bars
 Nightclubs
 Family Entertainment
 Amusement
 Resorts, Hotels or Bed & Breakfast
 Food Service Contractors & Vendors Cafeterias
 Special Events

Commercial General Liability
 Liquor Legal Liability
 Assault & Battery
 Special Form Property
 DIC Earthquake & Flood
 Equipment Breakdown / Food Spoilage
 Excess & Umbrella
 Environmental Liability - Pollution
 Hired & Non-Owned Auto Liability
 Garage & Garage Keepers Legal Liability
 Employers Practices Liability
 Data Breach –Professional Services

livingsocial
DAILY DEALS



Legal Action can be brought by
 Customers Vendors
 Employees Competitors
 Lenders Shareholders

Ask us About our Management Liability
 or Employment Practices Liability Insurance.



CONCIERGE SERVICES



CALL US or EMAIL Your submission
To: QuoteNow@NeitClem.com

NeitClem
 WHOLESALE INSURANCE
 BROKERAGE, INC.



7442 N Figueroa Street
 Los Angeles CA 90041
 Phone 323.258.2600
 Fax 323.258.2676
 CA License # 0E24609
 www.neitclem.com