

# Commercial Risks

Same submission... Exponentially better outcome!

## Revolutionizing E&S!

### We provide fast, efficient and direct access to E&S solutions.

- Very broad E&S underwriting appetite - considering risks in over 1,100 ISO GL Class Codes
- Streamlined package solutions for GL, Property, Excess & Liquor available in all 50 states
- Through our industry leading tech portal appointed agents have the ability to quote and bind business right from their desktop for risks in over 500 ISO GL class codes
- Direct access to a dedicated underwriter for more complex risks or those requiring customized solutions
- Direct bill with payment plans (credit card payments accepted)
- All surplus lines filings and taxes handled
- 15% standard commission

Launched in March 2025, Exponential is a direct-to-retail Excess & Surplus (E&S) Lines MGA, revolutionizing the way brokers access coverage. Backed by A-rated Lloyd's capacity from Hiscox, we provide fast, efficient, and direct access to E&S solutions for small to middle-market commercial risks – without the need for a wholesale broker.

#### Lines of Coverage:

- Property
- General Liability
- Excess Liability
- Liquor Liability

#### GET IN TOUCH WITH OUR EXPERTS:

**JOHN LARKINS**

President, Exponential

✉ [john.larkins@exponentialuw.com](mailto:john.larkins@exponentialuw.com)

📞 786-510-1540

**PEPPER SLEIGHT**

Senior Vice President, Exponential

✉ [pepper.sleight@exponentialuw.com](mailto:pepper.sleight@exponentialuw.com)

📞 786-510-1052

**SCOTT POWELL**

Vice President, Exponential

✉ [scott.powell@exponentialuw.com](mailto:scott.powell@exponentialuw.com)

📞 786-510-1061

**Target Classes**

(Many other classes also considered):

**Contractors/Service**

Alarm Installation  
 Appliance Installation  
 Carpentry  
 Debris Removal  
 Demolition  
 Drilling  
 Drywall  
 Electricians  
 Excavation / Grading of Land  
 Fencing  
 Fire Suppression  
 Framing  
 General Contractors  
 Handyman  
 Heating / AC  
 Irrigation  
 Janitorial  
 Landscaping  
 Lawn care  
 Logging / Lumbering  
 Machinery or Equipment Installation, Service or Repair  
 Masonry  
 Metal Erection  
 Painters  
 Plumbers  
 Roofers  
 Security Guards  
 Tree Trimming / Removal  
 Truckers

**Manufacturers, Dealers and Distributors**

Automobile Parts (non-operating)  
 Clothing  
 Electrical Equipment  
 Food Products  
 Leather Products  
 Machinery or Machinery Parts  
 Metal Goods  
 Paper Goods  
 Plastic or Rubber Goods  
 Textile Products  
 Tools  
 Toys or Games  
 Wood Products

**Premises / Owners, Landlords and Tenants (OL&T)**

Apartments  
 Camps and Campgrounds  
 Condo Owners Associations  
 Convenience Stores  
 Dwellings  
 Homeowners Associations  
 Lessors Risk (LRO)  
 Mobile Home Parks  
 Office  
 Parking  
 Real Estate  
 Retail Stores  
 Shopping Centers  
 Supermarket / Grocery  
 Vacant Buildings  
 Vacant Land  
 Warehouses

**Hospitality**

Caterers  
 Concessionaires  
 Food Trucks  
 Hotels and Motels  
 Lounges (alcohol <65%)  
 Restaurants (alcohol <65%)  
 \*Liquor Liability  
 (available in most states; supported)

**Miscellaneous**

Amusement Centers  
 Car Washes  
 Civic / Social Clubs  
 Flea Markets  
 Guides & Outfitters  
 Health or Exercise Clubs  
 Houses of Worship  
 Hunting Preserves / Clubs  
 Rental Stores  
 Sales of Service Organizations  
 Special Events  
 Tanning Salons

**Limits:**

- \$1m / \$2m Primary General Liability
- \$1m / \$1m Liquor Liability
- \$5m Excess Liability
- Property - \$2m TIV per location

Products and services described above are provided by certain underwriters at Lloyd's led by Syndicate 0033 and transacted through Rokstone Commercial Risk Underwriters, LLC, which conducts business in all states including California as a licensed surplus lines broker (CA License #6015913). Surplus Lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by those funds. Coverage provided is subject to actual terms and conditions of the policy issued.