

PRO GENERAL INSURANCE SOLUTIONS, INC.

Professional People, Professional Service, Professional Solutions

Leadership

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Pro General Insurance Solutions, Inc.

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About Pro General Insurance Solutions, Inc.

Pro General Insurance Solutions, Inc. was established in 2013 by veteran insurance professionals with multiple years of experience in the industry. Domiciled in La Crescenta, CA, Pro General is a Managing General Agency in California and Florida that will distribute the Century-National Insurance Company Private Passenger Automobile programs to licensed independent agencies in California and Florida. Century-National is AM Best Rated "A" Excellent and has provided property and casualty programs throughout the country since 1972.

Operations and Underwriting

Pro General is responsible for daily underwriting, policy administration, customer service, policy issuance, premium billing, collection, claims supervision, and rate filings. John Crispi and John Mejia are experienced underwriters to handle risk selection, portfolio management and producer relationships. Exposure is limited utilizing expansive efforts to reduce fraud through aggressive front line underwriting prior to binding, underwriting surveys, use of technology, to analyze trends via daily, monthly and quarterly reports. Systematic underwriting intelligence at the point of sale also eliminates potential fraudulent activity prior to any bound exposure.

The auto programs are lower limits programs that utilizes credit scoring (in Florida) and tiered driver eligibility to attract drivers that are not necessarily non-standard, but are drivers that request lower liability limits. The program also limits physical damage exposure by not accepting vehicles with a current value of greater than \$50,000.

Century-National (NAIC # 26905) Financial Highlights 2014 (all lines)

Surplus	\$385,014,660
Net Admitted Assets.....	\$593,149,605
Direct Premiums Written	\$178,852,561
Net Premiums Written	\$140,964,131
Net Income	\$19,406,668
Growth DPW (%)	10.42%

CA LIC: 0178939
FL LIC: L088055