



Light Brokerage

Business just got a whole lot brighter!

Frequently Asked Questions

Q: What is the commission?

A: 18%

Q: Is writing Light Brokerage included in my contingency?

A: No, the business written in Light Brokerage is outside your contract and will be individually reviewed and underwritten by a Light Brokerage underwriter.

Q: How do I know if a risk belongs in Light Brokerage or Contract Bind?

A: We provide general guidance within specific eGuide pages, including our [Flexible Authority classes](#). Of course, you can always reach out to your underwriter or send us a note at brokerage@nautilus-ins.com.

Q: Where do I submit Light Brokerage risks?

A: You can send your risk with all applications, loss history, and supplemental applications to brokerage@nautilus-ins.com, or if you start a risk in The ONE and find out it is a brokerage class, follow these easy steps.

- Click “Submit to Underwriter” as you usually would.
- Check “This Account is Light Brokerage” within the pop-up. It will be routed to your Light Brokerage underwriter.

Q: What is the minimum premium?

A: \$5,000 – but our underwriters are here to find flexible and creative solutions to write business. Each risk will be reviewed and higher MPs may apply.

Q: What if I have a renewal with a Light Brokerage class currently written in Contract Bind?

A: Your Light Brokerage and Contract Bind underwriters will work together to find the best placement for the risk. Be sure to send it in early with all updated applications and currently valued loss runs.

Q: What kind of business do you want to see?

A: We are targeting business that falls outside our contract bind appetite – but is not quite large or complex enough to hit traditional brokerage minimum premiums, such as:

- Industrial-type contractors.
- Heavier commercial contractors.
- Machinery and equipment installation, service, repair, manufacturing, and dealers
- Larger, higher-severity products accounts (sporting goods, household goods, plastic goods, new products / ventures).
- Complex, premise and hospitality risks that require creative solutions.

Check out our [Light Brokerage Target Class List](#) found on nautilusagents.com.

Go to the Marketing tab, click the Marketing Materials section, and find the Light Brokerage folder.

Q: What about larger, new residential contractors?

A: Our new residential appetite is the same as Contract Bind and is capped at 10 units in Florida and South Carolina and 25 units in all other states.

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Q: Are you considering Property?

A: Yes! We now offer a package quote on GL-driven business with a small Property component less than \$1.5M TIV.

Q: Why can't my usual Nautilus Underwriter handle my Light Brokerage business?

A: At Nautilus, our service is a top priority. To ensure your Contract Bind underwriter can continue to help you with business that belongs in that division, we built a team dedicated to underwriting the tougher, more time-consuming risks within our Light Brokerage division. These changes allow us to maintain top-tier service while delivering the creative, flexible solutions you have come to expect.

Q: I write a lot of tougher accounts with my Nautilus Underwriter. Are you moving that business to Light Brokerage?

A: Definitely not! Light Brokerage simply provides you with more creative solutions and business opportunities with Nautilus. We can now offer a unique appetite different from Contract Bind – but still complements those products and maintains the service, stability, and profitability standards you expect.

Q: How do I find out who my Light Brokerage underwriter is?

A: Our Light Brokerage underwriters are assigned by agent and state. They are working on connecting with you directly. In the meantime, you can send a risk to brokerage@nautilus-ins.com, and one of our team members will reach out and review the risk for you.

Have more questions? [Contact **brokerage@nautilus-ins.com**](mailto:brokerage@nautilus-ins.com)
We're happy to help turn on the light!

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