

Light Brokerage

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. 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. Our premium sweet spot is \$7,500-100,000.

Q. How is the brokerage product distributed?

A. Direct: The general agent is directly appointed and assigned a tier based on relationship and production level. Our tier levels are LB Gold, LB Platinum, and LB Elite. Each tier brings unique benefits that help you write more business. Directly appointed general agents have annual goals and monthly production calls.

Indirect: If you are not a LB Gold, LB Platinum, or LB Elite general agent, you do not have **direct** access to our Light Brokerage product. If your Contract Bind underwriter feels a risk is better placed in Light Brokerage, it will be forwarded for review. If approved, you will receive an email from a Light Brokerage underwriter with a PDF quote.

Q. I am a directly appointed general agent, where do I submit business?

A. Send your risk with all applications and loss history to brokerage@nautilus-ins.com and cc: your Light Brokerage underwriter. Gold Star submissions, complete with all required information, will receive expedited service!

Q. Are you considering Property?

A. We will consider GL-driven package accounts up to \$3.5M. Light Brokerage's Elite-tier agents can access our \$3.5-10M Property product; LB Gold- and LB Platinum-tier agents can write up to \$3.5M TIV.

Q. Who should I contact to find out who my Light Brokerage underwriter is or if my agency is directly appointed?

A. Contact your Nautilus Territory Director.

Q. Aside from my underwriter, how else can I contact Light Brokerage?

A. We have three email addresses to expedite your needs.

New Business And Renewals:

brokerage@nautilus-ins.com

Endorsements:

brokerageendorse@nautilus-ins.com

Bind Orders:

brokeragebind@nautilus-ins.com

Light Brokerage. Putting you in a great light!

A.M. Best A+XV Rated Carrier

Nautilus Insurance Group products and services are provided through various Surplus Lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed Surplus Lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus Lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2025 Nautilus Insurance Group. All rights reserved. This material is confidential and proprietary and intended for Nautilus Insurance Group employees and contracted agents only. It is not to be disclosed, copied, distributed, published, reproduced, or otherwise made available to third parties.



NAUTILUS

INSURANCE GROUP

| a Berkley Company

nautilusagents.com