



DID YOU KNOW ?

Your agency can benefit without worry from excellent market access worldwide, solid financial strength and a high level of brand recognition by doing business with **Crawley Warren Insurance Services, Inc., correspondents for certain Underwriters at Lloyd's.**

For more than 50 years, Crawley Warren Insurance Services, Inc. (CWIS) has been recognized by California agents and their valued clients for our innovative products, integrity and dependability.

Financial Stability

CWIS places a large portion of its Personal Lines business under binding authorities issued at Lloyd's of London, rated "A" Excellent by A.M. Best and "A" by Standard & Poor's and here's why:

Several different pools of capital back the ability of Lloyd's to pay claims. These pools together are called "Lloyd's chain of security." The "chain of security" includes **Premium Trust Funds, Reserve Funds, Personal Wealth** of "names", and the **Central Fund**.

Lloyd's levies a assessments on all policies written and deposits the proceeds in a **Central Fund** that will pay claims if the members backing a policy go bankrupt and cannot meet their obligations. Assessments from the Central Fund are deposited in a bank in New York for U.S. policies that are written by Lloyd's syndicates.

By comparison, The California Insurance Guaranty Association (CIGA) only pays a portion of the liabilities owed by liquidated admitted carriers. The Lloyd's "Central Fund", however, is fully funded and covers 100% of the liabilities. Lloyd's is the **ONLY** nonadmitted market that has a guaranty fund.

Innovative Products

We have a broad selection of competitive Personal Insurance products and we gladly customize each policy with the recognition that our agents come to CWIS because their client cannot be placed in admitted markets.

Professionalism

We are committed to individual achievement and growth. This is best demonstrated by our ongoing participation in insurance education programs with an emphasis on professional designations.

Exceptional Service

We take pride in consistently providing same-day or 24-hour turnaround time for quotes. We understand that your need to provide a client with a fast, accurate quote makes the difference between making the sale or losing the account.

So, what are you waiting for? Call us today for a quote or for more information about our products and services. We were here 50 years ago and we're still here...better and stronger than ever!

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