



RSI INTERNATIONAL, Inc.
Managing General Agency

Company History

RSI International, Inc. was founded in 1986 by Colin W. Rainey. Launched initially as a full service Commercial Lines Managing General Agency, RSI has since expanded to offer both Commercial and Personal Lines products for their retail agents. The company was founded on the belief that RSI could provide their retail agents with products, markets, and unparalleled service that would give them the competitive edge they desire when placing their Excess and Surplus Lines business.

Mr. Rainey began his insurance career in 1963 at Lambert Brothers, one of the largest Lloyd's Non-Marine Brokers based in London, England. For the next 15 years, Mr. Rainey continued to work at Lloyd's as a broker on the market floor placing Non-Marine, Aviation, Fine Arts, and North American Marine business in the market place. Colin ended his career at Lloyd's in 1977 as a Director for North American business with Hogg Robinson, Ltd. With a key interest in the North American market, Colin left London in 1978 and accepted the position of Vice President of Commercial Lines for Rigg Insurance Managers based in Fort Worth, Texas. Within a few years after settling in the United States, Colin achieved his dream and became a partner in Rainey-Mapes Managing General Agency.

In 1986, Mr. Rainey formed RSI International, Inc. which he remains the owner and CEO of today. With over 46 years of experience in the Insurance Industry, RSI continues to place a large amount of premium in the Lloyd's Market Place today. In 1996, Paul W. Rainey, President and Jason M. Whiddon, CFO joined RSI International. Paul is Colin's son

and Jason is Colin's son-in-law. In addition to a commitment to remaining independent, RSI also holds a true belief in being a family-owned business. RSI remains solely owned by these three individuals over 24 years later.

Today, RSI employs 40 professionals with offices in Arlington, Texas and St. Louis, Missouri. RSI boasts over 125 combined years of insurance experience on our management team and over 200 combined years of insurance experience on our underwriting staff. RSI continues to provide the leadership, technology, and stability our clients deserve in the ever changing Insurance Market.

Our goal remains the same as it did in 1986. Provide all our agents, regardless of size, with service, products and markets that bring them the value they need to succeed when placing their clients in the E&S market. RSI's success is a direct link to the personal touch service that is difficult to find in today's world.



Product Lines

Commercial Lines

Commercial Package
Commercial Property
General Liability
Excess Liability
Professional Liability
Inland Marine

Small Business Owner's Packages
Builder's Risk
Products Liability
Umbrella
Liquor Liability
Special Events

Commercial Auto/Garage

Business Auto Liability
Auto Physical Damage
Motor Truck Cargo

Garage Liability
Garagekeepers
Dealer's Open Lot

Environmental

Commercial General Liability
Professional Liability
Worker's Compensation
Transportation Pollution

Pollution Liability
Auto Liability
Excess Liability

Ocean Marine

Commercial General Liability
Commercial Property
Hull Physical Damage
Dock Physical Damage
Marine Builder's Risk
Boat Dealers
Shipyards
Excess Liability
Cargo

Marina Operator's Legal Liability
Ship Repairer's Legal Liability
Wharfinger's Legal Liability
Stevedore's Legal Liability
Charterer's Legal Liability
Marine Contractors
Marine Special Events
Inland Marine Equipment
Boat & Marine Product Manufacturers

Other Products

Oil and Gas
Participants Liability & Accident
Aviation
Jeweler's Block
Allied Health Care Program

Railroad Legal Liability
Homeowners
Farm & Ranch
Bonds
Social Services Program

Our Mission

Our commitment to success and future growth is focused on exceeding customer expectations through excellence in performance, service, education, and professionalism. We listen to our customers and deliver innovative solutions and extraordinary service.

We will help our customers pursue a financially secure future by anticipating their needs and providing competitive Insurance solutions.

We will work together as high performing teams to achieve functional excellence and superior business results.

We are committed to fair and equitable dealings with our agents.



Testimonials

"Over the years relationships and partnerships become key in doing business at Ron Patterson Insurance. RSI is one of our key partners due to consistency in underwriting, ease of doing business in use of technology and letting you know as a CSR and/or agent that your business is appreciated. There is an old saying "People go where they are invited but return to places they are well treated" – that is RSI. They keep us coming back."

Ron Patterson

Vice President
Ron Patterson Insurance
Richardson, TX

"RSI International has proven to be a valuable business partner by offering our agency a large selection of markets capable of insuring our unique blend of commercial risks. Personal service has always been a priority, and RSI's knowledgeable and friendly underwriting and support staff has exceeded our expectations as they continue to provide competitive quotes, quick response time and coverages that serve our customers needs. We highly recommend RSI to any agency seeking an MGA to handle all of your surplus lines needs."

JoAnn Jones

Producer
Lipsey-Currie Insurance Associates, Inc
San Angelo, TX

"I've been doing business with RSI for many years and they have become my go to surplus broker. The owners and staff have treated me like family instead of just a voice on the other end of the line. They continually improve their product and meet the service demands that my clients deserve. The staff is professional and always able to find an answer or solution when I need it most. We look forward to many more years in our partnership with RSI."

Brian Bridges

Producer
Patherfinder/LL&D
Houston, TX

"Our agency has been in operation for thirty eight years. I have seen many companies come and go and I have seen numerous cycles in the insurance industry. Doing business with RSI smoothes the road during these times. I have been well pleased with the overall operation of RSI in both the good times and the bad times.

I am heavily involved in the commercial markets and their underwriters and staff have always been professional and friendly, quick to quote and efficient in their work and really have the agents and insured's interest in mind when placing an account. They apply common sense to the underwriting process with common sense answers to our questions.

I do not clutter my agency operations with more carriers or MGA's than necessary. Many times we agents think "more is best" but when contracted with RSI I have found they offer many, various companies with many opportunities.

I highly recommend RSI International!"

Clifford Parker

President
Parker Insurance
Tomball, TX

"It's a pleasure doing business with a company that willing to go the extra mile. We have always appreciated there professional attitude and timely service"

Randy Rekerdres

Principal
Rekerdres Insurance Agency
Dallas, TX



Available Markets

RSI offers a broad base of strong market relationships for every line of business and is always committed to utilizing only the most reliable “A Rated” or better markets available. Here are just a few of our available markets.

Acceptance Indemnity Insurance Co.

Admiral Insurance Co.

American Safety Insurance

Atlantic Casualty

Capitol Specialty Insurance Co.

Colony Insurance Company

Companion Property & Casualty Insurance Co.

Endurance American Specialty Insurance Co.

Everest Indemnity Insurance Co.

First Mercury Insurance Co.

Great American E&S Insurance Co.

Hallmark Specialty Insurance Co.

Hudson Specialty

Lexington Insurance Co.

Markel International Insurance Co.

Montpelier US Insurance Co.

Mt. Hawley Insurance Co.

Rockhill Insurance Company

Tower National Insurance Co.

United States Liability Insurance Co.

ICAT

Ace European Group

American Reliable Insurance Co.

Aspen Specialty Insurance Co.

Beazley Insurance Company

Century Surety Insurance Co.

Commerce and Industry Insurance

Deerfield Insurance Company

Essex Insurance Company

Evanston Insurance Co.

Gemini Insurance Co.

Hallmark County Mutual Insurance Co.

Hartford Steam Boiler

Interstate Fire & Casualty Co.

Lloyd's of London

Mid-Continent

Mount Vernon Fire Insurance Co.

Omega U.S. Insurance Corp.

Sirius International Insurance Corp.

United States Fire Insurance Co.

Zurich

Online Program's Features

Artisan Contractors - 15% Commission

- ◆ Over 125 Classes
- ◆ Liability limits up to \$2,000,000/\$2,000,000/\$2,000,000
- ◆ Receipts up to \$1,750,000
- ◆ Subcontract cost up to 50%
- ◆ Owner/Employee rating basis
- ◆ Low minimum premiums

Contractors Equipment – 12.5% Commission

- ◆ Equipment schedules up to \$250,000
- ◆ \$100,000 maximum value any one piece of equipment
- ◆ Miscellaneous tool coverage available
- ◆ All Risk and Named Perils forms

Vacant Property – 17.5% Commission

- ◆ Monoline Property, Package (Property & Liability), Contents and Multiple Locations including schedules available
- ◆ Building values up to \$3,000,000
- ◆ Residential Premises Liability Limits: up to \$1,000,000
- ◆ Residential Liability coverage includes Swimming Pool Liability
- ◆ Commercial Premises Liability Limits: up to \$1,000,000/\$2,000,000
- ◆ Renovations – Commercial & Residential
- ◆ 3,6,9 or 12 month policies
- ◆ Residential forms ISO DP1 & DP3
- ◆ Commercial Forms ISO Basic, Broad, Special – ACV & RCV
- ◆ Theft available in conjunction with V&MM on DP3/Special

Builder's Risk – 17.5% Commission

- ◆ Building Values up to \$1,500,000
- ◆ Ground Up Construction - Commercial & Residential
- ◆ Renovations – Commercial & Residential
- ◆ \$25,000 Theft Sublimit
- ◆ 3,6,9 or 12 month policies

Homeowner's – 15% Commission

- ◆ Dwellings up to \$500,000
- ◆ Dwellings up to 60 yrs of age
- ◆ Tier 1 with wind exclusion
- ◆ No credit check



The RSI Artisan Program is one of many online rating tools that can help your agency become more efficient.

Why Is Our System Different?

- ◆ Over 125 Class Codes
- ◆ Quote, Bind, Complete Application Online Seamlessly
- ◆ Dedicated underwriting team available to assist
- ◆ Certificates and Endorsements online
- ◆ Quotes available 24/7
- ◆ Policy issued electronically in minutes
- ◆ Electronic renewal quotes generated 45 days in advance
- ◆ No Audits
- ◆ Owner + employees ratings, Not payroll
- ◆ Competitive rates
- ◆ Your clients can leave with policy in hand
- ◆ Finance quotes available online
- ◆ **15% COMMISSIONS**

Agency Benefits

◆ *Superior Service*

We are strongly committed to our agent's success and work with a "NEVER SAY NO APPROACH" to provide the best solutions for our agents needs.

◆ *Convenient Online Raters*

For your convenience, we have utilized today's technology to build fast effective online programs that allow you to work quickly and efficiently for your customers.

◆ *Experienced Professionals*

Our team of insurance professionals has over 200 years of industry experience to include vast knowledge of the current marketplace.

◆ *Strong Relationships*

We work with a diverse group of markets/partners and ONLY represent the highest quality (A Rated or Higher) insurance carriers.

◆ *Dedicated Underwriting*

With numerous "In-House" binding contracts at our disposal, we can offer quick turnaround time on most quotes and will seek alternative market solutions for the more difficult risks.

◆ *Competitive Commissions*

With **NO MINIMUM** premium volume commitment required, we offer some of the most competitive commissions available.