Ideal Broker Partner Profile

California Surplus Lines Homeowners Program
Underwritten by Scottsdale Insurance Company
AM Best Financial Strength Rating of A (Excellent)

VTRO

Nationwide®

VTRO is building a focused distribution network for our California homeowners platform. Our goal is to partner with brokers who value disciplined underwriting, transparency, and long-term capacity stability.

Broker Type

- ✓ Established homeowners brokers including E&S agents and wholesalers in wildfire prone areas
- ✓ Teams experienced in cat-exposed and wildfire-sensitive markets
- ✓ Firms with strong retail broker relationships
- ✓ Retail agents/brokers interested in diversifying thier carrier relationships



Business Focus

California homeowners risks

Cat-exposed and wildfire-sensitive areas

Accounts that fall outside traditional admitted market appetite

Brokers seeking a consistent, disciplined underwriting partner

Ideal Submission Characteristics

- Complete, well-documented submissions with clear property details and risk information
- Appetite is moderate to high wildfire risk

Partnership Mindset

- Prioritize long-term market relationships
- Value transparent communication
- Provide early feedback on risk characteristics
- Collaborate with underwriting to place the right risks
- Showcase the water damage loss prevention technology

What Brokers Can Expect from VTRO

- Clear underwriting appetite and guidelines
- Responsive underwriting team
- Consistent capacity and disciplined pricing
- A long-term platform committed to the California homeowners market

Distribution Strategy

✓ VTRO is intentionally building a focused network of strategic distribution partners. We're looking for brokers who offer comprehensive solutions to risk-aware consumers to ensure quality submissions, strong service levels, and sustainable growth.

Next Step

If you believe your team aligns with this profile, we'd welcome the opportunity to connect and discuss how VTRO can support your California homeowners placements.



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