

PORTFOLIO · BUNDLE · CONSOLIDATE

# ONE SPORTS RISK.

*One proposal.*

Matterhorn brings the client, the discovery, and the technology to bundle the full sports coverage stack – GL, Participant GL, A&M, Property, Equipment, Event Cancellation, Excess – into a single proposal. We anchor that stack on Sports Underwriters' GL and Participant GL appetite, then attach complementary lines from partner carriers where SU does not write.

## 01 THE MATTERHORN APPROACH

### BUNDLED PORTFOLIO, *not single-line shopping.*

Sports clients buy a stack – not a policy. We use intuitive, sport-specific intake to capture the complete risk profile in one pass, then assemble the coverage stack from the right markets and present it back as a single proposal. SU sits at the center of every stack where appetite aligns; partner carriers fill what SU does not write. The broker sees one document, one effective date, and one point of contact.

## 02 APPETITE CONFIRMATION NEEDED

### FIVE CLIENT TYPES. *Does SU write each?*

01

#### ASSOCIATIONS & LEAGUES

National & regional governing bodies, leagues, sanctioning orgs. GL, Participant GL, D&O on the same submission.

02

#### OUTFITTERS & GUIDE OPS

Adventure operators, fishing & hunting guides, climbing & paddle outfitters running paid programs. GL + Pro GL + participant.

03

#### VENUES & FACILITIES

Stadiums, training centers, courts, rinks, fields, multi-use complexes. Premises GL, liquor, abuse & molestation.

04

#### EQUIPMENT & GEAR

Owned, leased and rented sport-specific equipment – scheduled property and inland marine for portable / on-site use.

05

#### INDIVIDUALS & PARTICIPANTS

Athletes, instructors, coaches, ICs, and event participants – Participant GL, A&M, occupational accident.

CONTINUED ▣

*Stacks, programs  
& capturable GWP.*

03 CLIENT RISK STACKS

# WHAT WE WANT TO BUNDLE *through SU.*

Standard recommended coverage stack and indicative market rate per client type. Anything in SU's appetite anchors the proposal; gaps are filled by partner carriers and presented as one document.

CLIENT TYPE	RECOMMENDED COVERAGE STACK	STANDARD MARKET RATE
<b>ORGANIZATIONS</b> Associations, leagues, clubs, governing bodies	GL · 1M / 2M Participant GL D&O EPLI Excess Liab. Cyber Crime	<b>\$1.5K-\$8.5K</b> GL · ANNUAL INDICATIVE · SU + PARTNER BLEND
<b>EVENTS</b> Tournaments, races, exhibitions, clinics	Event GL Participant GL A&M Event Cancel. Liquor Cyber Inland Marine	<b>\$750-\$5K</b> PER EVENT INDICATIVE · SU + PARTNER BLEND
<b>VENUES &amp; FACILITIES</b> Stadiums, tracks, training centers, courts, rinks	Premises GL Bldg / Property BPP BI / EE Liquor Abuse & Mol. Equip. Breakdown Cyber	<b>\$2.5K-\$25K</b> ANNUAL INDICATIVE · SU + PARTNER BLEND
<b>PROPERTY &amp; GEAR</b> Owned, leased, rented sport-specific equipment	Inland Marine Sched. Equip. Property Equip. Breakdown Transit	<b>0.65-2.50%</b> OF INSURED VALUE INDICATIVE · SU + PARTNER BLEND
<b>INDIVIDUALS</b> Athletes, coaches, instructors, ICs, participants	Participant GL Occ. Accident A&M Disability Personal Prop. Cyber	<b>\$250-\$2.5K</b> PER INSURED / YR INDICATIVE · SU + PARTNER BLEND

04 THE TECHNOLOGY

# CONSOLIDATED INTAKE. *Single proposal.*

**1 BUNDLED APPLICATION**

One sport-specific intake captures the full risk profile, then maps required fields into SU's GL & Participant GL submission and into partner-carrier apps for adjacent lines — no duplicate keying.

**2 STACK ROUTING ENGINE**

Submissions auto-route by client type, sport, and exposure. SU writes what SU writes; we attach Property, Equipment, Event Cancellation, Excess and specialty A&M from partner markets — invisibly to the broker.

**3 ONE PROPOSAL OUTPUT**

The broker receives a single Matterhorn-branded proposal showing the full stack, total premium, carrier-by-line, and a single bind path. SU's pricing flows through unchanged on the lines SU placed.

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**FOUR IMMEDIATE PROGRAM LANES.** *Capturable GWP per lane.*

05 IMMEDIATE OPPORTUNITIES

# FOUR LANES. *Open now.*

Four programs we want to wire SU into immediately. Each is a coalition or vertical where Matterhorn already has the channel and intake — all that’s missing is anchor capacity on GL / Participant GL. Capturable GWP is our internal estimate of one-year written premium reachable through Matterhorn distribution alone.

01 · YOUTH SPORTS

## NAYS EMBED

*National youth-sports stack.*

National Alliance for Youth Sports — 3,500+ affiliated orgs, 2.5M+ certified coaches. Embed Matterhorn quote-and-bind into the NAYS member portal so the stack lights up across organizations, events, and municipal sports operators in one motion.

- Org GL + D&O
- Participant GL
- Event GL
- A&M
- Premises GL
- Abuse & Mol.
- Cyber

ANNUAL CAPTURABLE GWP

**\$4.5M – \$6M**

02 · PADDLESPO RTS

## PADDLE COALITION

*Outfitter-led national stack.*

National coalition of paddlesport outfitters & guide ops. One bundled stack for outfitters/guide shops, guide GL + participant GL on guided programs, paddle events, and venues/facilities including building & property — plus inland marine on boats, gear, and PFDs.

- Outfitter GL
- Guide GL
- Participant GL
- Events
- Venues + Prop.
- IM / Gear
- Cyber

ANNUAL CAPTURABLE GWP

**\$3M – \$4M**

03 · ANGLING

## USANGLERS.ORG

*Anglers, charters, tournaments.*

USAnglers member coalition — angling clubs, tournament series, fishing guides, charter operators. Same architecture as the Paddle Coalition: guides + charters under GL/Pro, tournament events, club venues with property, equipment & boats on inland marine.

- Guide GL
- Charter Ops
- Events
- Club Venues + Prop.
- Boats / Gear IM
- A&M
- Cyber

ANNUAL CAPTURABLE GWP

**\$2M – \$3M**

04 · ICE & ROLLER

## NATIONAL RINK PROGRAM

*~1,500 rinks. One program.*

Roll up the ~1,500 ice & roller rinks in the US into a single program: premises GL, building & property, BPP, BI / EE, abuse & molestation, equipment breakdown, liquor for concessions, and cyber for ticketing & POS systems.

- Premises GL
- Bldg / Property
- BPP
- BI / EE
- Abuse & Mol.
- Liquor
- Equip. Breakdown
- Cyber

ANNUAL CAPTURABLE GWP

**\$8M – \$12M**

TOTAL CAPTURABLE · YEAR ONE · MATTERHORN DISTRIBUTION

**\$17.5M – \$25M**

Annual GWP across the four lanes — assumes SU anchors GL / Participant GL.

NEXT STEP · 30-MIN PARTNERSHIP CALL

**CONFIRM APPETITE. WIRE THE INTAKE.** *Ship volume.*

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