

Brokers Surplus Agency: Success Lies in Delivering Outstanding Service to Producers Along with Strong Underwriting Expertise

Featuring Dennis Marsaglia, President



This week we're featuring our storefront, Pennsylvania-based [Brokers Surplus Agency \(BSA\)](#), a full-service MGA offering property and casualty underwriting expertise for a wide variety of classes and coverage lines through its international and domestic markets. We spoke with **Dennis Marsaglia, president of BSA**, about the company's success since opening its doors nearly 35 years ago.

Dennis began his insurance career in the late 1980s with Harleysville Insurance Company as a property rater. He later moved into the excess and surplus lines side of the business as an underwriter for a local wholesaler in Pennsylvania, and in 1996 joined BSA. In 2004, he purchased BSA after the original owner, Joe Tenreiro, retired.

"When BSA was created in 1980, it immediately established itself in the hospitality industry in classes that are food and alcohol driven," explained Dennis. "This includes restaurants, [taverns](#), grocery stores, delis, [convenience stores](#), etc. – it runs the gamut. We write many other types of risks as well, but are known for this niche market and the unparalleled underwriting expertise we bring to the table."

BSA is also known for its quality service – way before it became du jour among industry players. In fact, BSA's service has always been a key selling feature for the firm when partnering with their producers. "When I started with BSA, I saw that you didn't always need to have the lowest premium to write the account, but you had to provide outstanding service," said Dennis. "Our producers in working with us can be assured that they will receive consistent and professional service from our staff. They can rely on us for timely responses to their submissions, as our focus is and has always been to streamline the process and make it as easy as possible. That means getting back to an agent immediately either by phone, email, with a quote, or even a denial.

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"We think of our producer partners as an extension of the BSA family and treat them accordingly. There are times producers come to us with an account that isn't a good fit or we don't have the coverages to properly write the risk. We will say so. For us, it's about preserving our producer base, nurturing those relationships, and maintaining the level of service that they have come to expect. This means also being very selective with whom we partner. We are not looking to write anything that may come our way."

BSA has a group of seasoned underwriters with an average of 20-plus years of experience servicing accounts efficiently and knowledgeably. In addition to their hospitality niche, they offer several niche BOP [programs](#) to which they have access, including for the service and retail industries. “We have solid, sound programs in the niches in which we’ve made our mark,” said Dennis. “We know what we do well and don’t get involved in coverages or risks that are not our forte. Our success lies in sticking to what we’re great at.”

In addition to the risks it currently writes, BSA is also on the lookout for new opportunities. One of these opportunities is in the LGBT (Lesbian, Gay, Bisexual, and Transgender) community. “We are one of the only wholesalers actively working with the LGBT community and LGBT insurance producers to help establish and grow this end of the business,” explained Dennis. “It’s an untapped angle in the insurance industry, and we’re targeting producers to find out what their needs are and where we can help out in providing insurance products to the community.”

[BSA](#) writes business in Delaware, Maryland, New Jersey and Pennsylvania. To find out more about their products and working with BSA, please contact **Dennis** at Dennis@brokerssurplusagency.com; or **Evelyn Frisch**, commercial underwriter, at Evelyn@brokerssurplusagency.com or **Sharon Knuckey**, personal lines underwriter at Sharon@brokerssurplusagency.com