



Florida Premier
Insurance Agency LLC

Get in Contact

Connect with your dedicated
commercial advisor.

Marvin Soberanis

LICENSED INSURANCE AGENT

Dedicated Commercial Advisor



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Serving all of Florida

Whether you are reviewing your current program, preparing for renewal, or seeking guidance on a new business opportunity, Florida Premier Insurance Agency is here to help with thoughtful advice and customized insurance solutions.

HOW WE CAN HELP



Commercial Program Review

We evaluate your current coverage and identify opportunities to strengthen protection and control costs.



Renewal Strategy & Market Guidance

We analyze the marketplace to create competitive options and develop smart renewal strategies.



Coverage Consultation

We help you choose the right coverages to address your unique risks and business objectives.



Ongoing Advocacy & Service

We provide ongoing support, policy management, and advocacy every step of the way.

“ The best at getting better. ”



VISIT US ONLINE

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Florida Premier Insurance Agency LLC

Commercial Brokerage Experience & Portfolio

Strategic risk guidance • Customized insurance solutions • Long-term client advocacy

Florida Premier Insurance Agency is an independent insurance brokerage dedicated to helping businesses identify, evaluate, and manage risk through customized commercial insurance solutions. Our philosophy is simple: understand the business before approaching the insurance marketplace.

“Understand the business before approaching the insurance marketplace.”

WHY CLIENTS CHOOSE US



Consultative Underwriting

We take time to understand operations, exposures, and business goals before seeking terms.



Customized Program Design

We structure insurance programs around the client's actual operations, not generic assumptions.



Market Access & Specialty Solutions

We work with a broad network of carrier and wholesale relationships to pursue competitive solutions.



Advocacy & Long-Term Support

We help clients navigate coverage decisions, requirements, and ongoing service needs with professionalism.



Industries Served & Program Expertise

Experience across a diverse range of commercial risks and customized insurance placements.

1

INDUSTRIES SERVED



Construction & Contracting

- General Contractors
- Custom Home Builders
- Handyman Contractors
- Landscape Contractors
- Irrigation Contractors
- Spray Foam Contractors
- Restoration Contractors
- Water Mitigation Contractors
- Mold Remediation Contractors
- Fire & Smoke Restoration Contractors
- Biohazard & Crime Scene Cleanup Contractors



Hospitality & Food Service

- Full-Service Restaurants
- Fine Dining
- Ethnic Cuisine Restaurants
- Quick Service Restaurants
- Hookah Lounges



Retail Operations

- Smoke Shops
- Convenience Stores
- Grocery Stores
- Cell Phone Retail Stores
- Multi-Location Retail Operations



Automotive

- Used Auto Dealers
- Auto Recycling Operations
- Auto Parts Operations
- Commercial Truck Risks
- Commercial Auto Fleets



Healthcare & Professional Services

- Home Health Agencies
- Allied Healthcare Operations
- Medical Spa Risks
- Professional Service Firms



Commercial Property

- Vacant Commercial Buildings
- Mixed Occupancy Buildings
- Renovation Projects
- Owner-Occupied Commercial Property
- Investment Property Risks

2

INSURANCE PROGRAMS STRUCTURED



Commercial General Liability



Business Owners Policies (BOP)



Commercial Property



Business Personal Property



Workers' Compensation



Commercial Auto



Inland Marine



Garage Liability



Garagekeepers Liability



Excess Liability



Commercial Umbrella



Liquor Liability



Contractors Pollution Liability



Professional Liability (Errors & Omissions)



Cyber Liability



Flood Insurance



Builder's Risk

“ We structure insurance programs around actual operations, exposures, and requirements—not generic assumptions. ”



Risk Management & Advisory Capabilities

Beyond placement, we help clients prepare, present, and protect their business with a consultative approach.

1. ADVISORY SERVICES

 Exposure Analysis	 Risk Identification	 Underwriting Preparation
 Replacement Cost Evaluation Review	 Sales & Payroll Verification	 Loss Run Analysis
 Contract Insurance Review	 Additional Insured Requirements	 Waiver of Subrogation
 Primary & Non-Contributory Endorsements	 Certificate of Insurance Management	
 Renewal Marketing	 Coverage Comparison & Program Review	

2. REPRESENTATIVE COMMERCIAL EXPERIENCE

- Multi-location retail programs
- Restaurants and hospitality placements
- Used auto dealer and automotive-related risks
- Home health and allied healthcare operations
- Restoration, remediation, and specialty contractor risks
- Vacant building, renovation, and commercial property placements
- Flood programs and property risk reviews
- Excess, umbrella, liquor, pollution, professional liability, and cyber placements

3. OUR APPROACH



Understand the business



Verify exposures and supporting data



Prepare organized submissions



Structure tailored insurance solutions



Provide ongoing advocacy and service

“ Florida Premier Insurance Agency combines thoughtful underwriting, professional presentation, and long-term client advocacy to help businesses secure well-structured insurance solutions with confidence. ”

Professional • Consultative • Committed to Improvement



About Us

A consultative commercial insurance agency built around relationships, stewardship, and continuous improvement.

Florida Premier Insurance Agency helps business owners identify, evaluate, and manage risk through customized commercial insurance solutions. We believe insurance should be personal, consultative, and built around real operations—not generic assumptions. Our goal is to serve clients with professionalism, honesty, and long-term advocacy.

“The best at getting better.”

WHAT MAKES US DIFFERENT



Consultative Approach

We take time to understand the business before approaching the market.



Customized Solutions

We structure coverage around real exposures, operations, and goals.



Advocacy & Service

We help clients navigate decisions, requirements, renewals, and ongoing support.



Commitment to Improvement

We are always learning, refining, and raising the standard of service we provide.



OUR MISSION

To provide businesses with thoughtful insurance guidance, tailored protection, and dependable advocacy so they can grow with confidence.

OUR CORE VALUES



Integrity



Professionalism



Stewardship



Accuracy



Advocacy



Long-Term Relationships

We believe strong insurance programs begin with understanding the business and serving people with care.