Rainbow Expands Hospitality Offering with Launch of Standalone Liability Coverage

New product gives agents a liability-only option, broadening Rainbow's platform with the nation's most comprehensive appetite for food & beverage insurance.

SAN FRANCISCO, CA, UNITED STATES, July 15, 2026 /EINPresswire.com/ -- Rainbow today announced the launch of liability-only coverage on an excess and surplus (E&S) basis, available in more than 20 states including California, Texas, Louisiana, Florida, Georgia and the Carolinas. The program is written on Sierra Specialty Insurance Company paper, rated A- (Excellent) by AM Best with a Financial Size Category of XV. The new product is live on Rainbow's proprietary digital platform and available to appointed retail agents in eligible states.

This product sits alongside Rainbow's unparalleled portfolio of restaurant-specific products including the flagship admitted Business Owners Policy (BOP), non-admitted BOP (for older buildings and later hours of operation), and Excess Liability. Rainbow is now active across 42 states representing +80% of all food & beverage establishments in the country.

Rainbow's standalone liability offering comes at a critical time when demand amongst writing companies is increasing for the best risks. The solution combines general liability with liquor liability, as well as employment practices liability and cyber, delivering one specialized solution instead of several separate policies. The product is particularly effective with multi-location opportunities for franchisees of fast food and quick service restaurants that often require a more bespoke approach to coverage, especially in a softening rate environment.

"Hospitality accounts often carry liability exposures that go well beyond general liability, and this creates placement challenges for agents," said Bill Deemer, Head of Insurance at Rainbow. "By bundling GL with liquor liability, EPL, and cyber into a single liability-only product, we're giving our agents a flexible solution — one they've been asking for and can't easily find elsewhere — especially in areas where the property environment is problematic. Available for single or multi-location accounts, it gives agents of all sizes more reasons to bring that business to the underwriters at Rainbow first."

Since its soft launch just weeks ago, the product has quickly gained traction with agents who have originated millions of dollars of premium in dislocated states like Florida and South Carolina, where hospitality property capacity has been especially constrained.

About Rainbow
Founded in 2022, Rainbow is a specialist managing general underwriter building proprietary small business insurance programs. Each program combines continuous underwriting technology and a team of specialized underwriters, pioneering a new approach to commercial insurance. Exclusively distributed through appointed agents nationwide, Rainbow offers agents instant quoting through a digital quote-to-bind experience supported by superior customer service. Visit www.userainbow.com.

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