



## E&S Casualty appetite guide

We are a true E&S solutions provider specializing in commercial casualty individual risk.

### Primary Coverage

#### Coverage details

- Targeted premium range is \$20,000 to \$500,000
- Ability to offer both occurrence and claims-made triggers
- Will consider both deductible and SIR options
- Worldwide products capability
- Maximum revenue of \$500,000,000
- Our products are written on surplus lines paper, rated A+, XV (superior) by AM Best and financial strength rating of AA- (very strong) from Standard & Poor's

#### Target classes



##### Contractors

- Commercial contracting
  - General contractors and subcontractors
  - Artisan trade contractors
  - Excluding NY and CO
- Residential contracting
  - General contractors and subcontractors
  - Artisan trade contractors
  - Excluding NY, tier 1 CD states, new condos/townhomes, and large tract developments



##### Hospitality

- Hotels, restaurants, convenience stores, supermarkets
- Not targeting gentlemen's clubs, college fraternities/sororities, college bars, extended hours clubs, risks in states with ISO liquor, grades 8-10



##### Product manufacturers and distributors

- Domestically made products



##### Real estate

- Commercial real estate
- Residential real estate
  - Owned locations
  - Accounts with good controls surrounding premises security
  - Minimum of 7 years of currently valued loss data required
  - Not targeting property managers, large schedules, risks that provide assisted living services/medical support

# Excess Coverage

## Coverage details

- Supported and unsupported excess available
- Straight excess follow form
- \$5,000,000 in capacity
  - Prefer lead \$5,000,000 or \$5,000,000 x \$5,000,000 layer
- Supported lead \$5,000,000 excess minimum premium is \$10,000
- Unsupported lead \$5,000,000 excess minimum premium is \$25,000
- Buffer layers within the first \$5,000,000 - ability to offer \$1,000,000 to \$5,000,000 in capacity
- Maximum revenue of \$500,000,000
- Our products are written on surplus lines paper, rated A+, XV (superior) by AM Best and financial strength rating of AA- (very strong) from Standard & Poor's

## Target classes



### Auto

- Excess auto buffers
- Target auto fleet size of less than 100 units
  - Preferred fleet composition of PPTs and ITs
  - Auto fleet over 250 units require a \$2,000,000 CSL underlying
  - Not targeting long haul trucking fleet size over 400 units, food delivery and livery exposures



### Hospitality

- Hotels, restaurants, convenience stores, supermarkets
  - Hotels offering shuttle services may require \$2,000,000 CSL
- Excluding gentlemen's clubs, college fraternities/sororities, college bars, extended hours clubs, risks in states with iso liquor ,grades 8-10



### Product manufacturers and distributors

- Domestically made products



### Contractors

- Commercial contracting
  - General contractors and subcontractors
  - Artisan trade contractors
  - Excluding NY and CO
- Residential contracting
  - General contractors and subcontractors
  - Artisan trade contractors
  - Excluding NY, Tier 1 CD states, new condos/townhomes, and large tract developments



### Real estate

- Commercial real estate
- Residential real estate
  - Owned locations
  - Accounts with good controls surrounding premises security
  - Requires a per location aggregate endorsement on the underlying with at least a \$5,000,000 cap
  - Minimum of 7 years of currently valued loss data required
- Not targeting property managers, large schedules, risks that provide assisted living services/medical support

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Printed April 2021