

UMBRELLA & EXCESS

Flexible, Creative Solutions

Excess Casualty

Target Classes

- Garage Liability
- Habitational
- Hospitality
- Restaurants up to 30% Liquor
- Food Processing
- Trades & GCs
(some Residential Capabilities)
- Municipalities
- Schools
- Churches/Synagogues
- Entertainment
- Real Estate
- Manufacturing And Service

Unfavorable Classes

- National Accounts' Business
- Trucking, Livery, Courier
- Nursing Homes and Assisted Living
- Imported Products from China
- Refinery, Pipeline and
"Over-the-Hole" Business
- Medical Products
- Pharma/Nutraceuticals
- Chemicals
- Dams/Levees
- Railroad
- New York Contractors
- High-Rise Crane Operations