



Crum & Forster’s Middle Market Solutions group provides customer-focused expertise in the manufacturing, retail, wholesale, hospitality, and commercial real estate industries. We offer a comprehensive blend of thoughtful, solution-oriented underwriting combined with our suite of multi-line products delivered with technical skill, professionalism and the highest standards of service – all aimed at mitigating the cost of risk.

Middle Market Solutions provides a regional carrier feel with the depth, breadth, and expertise of a national carrier.

**Target Account Profile**

- Premium of \$100,000 or greater
- Multiline coverage solutions preferred
- Guaranteed cost or loss sensitive programs
- Large property schedules with TIV up to \$100 million per location
- Critical CAT exposures up to 25% of total TIV

**Available Coverages**

- Commercial Package
- Workers Compensation
- Commercial Auto
- Employment Practices Liability
- General Liability
- Property
- Supporting Umbrella and Excess
- Cyber Risk

**Coverage Highlights**

- Comprehensive property coverage with dual form capabilities
  - Commercial Output Program - COP
  - ISO forms with available Gold Choice endorsement
- Gold Choice Property Endorsement with over 40 enhancements
- Equipment Breakdown coverage and enhancements
- General Liability Endorsement with over 25 enhancements
- Broad Form Auto Endorsements with over 15 enhancements
- Liquor Liability coverage available

Our policyholders and producers are provided with access to our online risk management tool (RMIS) which provides quick and easy access to customized reports, executive summaries, and detailed claims information such as file notes, status reports, and loss runs.

**TARGET APPETITE**

**MANUFACTURING**

- Electronics
  - Motors, Relays, Generators
- Metal Products
- Finishing Metal Products
- Metal Tubes and Pipes
- Machine Shops
- Electronic Equipment
  - Fabrication and Assembly
- Industrial Instruments
- Ophthalmic Goods
- Office Furniture
- Leather Goods / Luggage

**Higher Hazard Product Manufacturers**

- Commercial Machinery – Fabrication and Assembly
  - Agricultural, Industrial, Construction Products
- Auto Parts Manufacturers
  - Including critical auto parts
- Fabricated Structural Metal
  - Beams for buildings and bridges

**WHOLESALE PRODUCTS (Durable and Non-durable)**

- Commercial Equipment/Industrial Supplies
- Clothing/Footwear
- Office/Computer Equipment
- Service Establishment Supplies
- Electrical/Hardware
- Confectionary
- Refrigeration/Heating & Cooling Equipment

**RETAIL**

- Bakeries
- Merchandise Stores
  - Apparel
  - Jewelry
  - Leather
  - Music
  - Electronics
  - Stationary
  - Optical
  - Accessories

**HOSPITALITY**

- Restaurants
  - Casual & Fine Dining
- Hotels
  - Business Traveler/ Limited Service Hotels

**COMMERCIAL REAL ESTATE**

- Owner Occupied and Lessor’s Risk
  - Office Buildings
  - Shopping Centers and Malls



## Claims Services



At Crum & Forster, our claims department has been recognized for superior service. Our responsiveness, collaborative approach, and cumulative expertise deliver results.

- Over 500 claim professionals and a nationwide panel of defense firms
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Dedicated subrogation team that relentlessly pursues negligent third parties to further mitigate losses
- In-house special investigation unit to ferret out fraud, thus reducing cost to the insured

## Risk Engineering



Crum & Forster's risk engineers work in partnership with our customers to provide a full complement of services from education to comprehensive on-site inspections.

### Practices include:

- Operational risk based assessments in comparison to industry benchmarks and best practices
- Assistance with automobile safety programs
- Material handling and fall prevention programs
- Ergonomics, Industrial Hygiene, and other training

## Contact Information

Send applications to: [CFSubmissions@cfins.com](mailto:CFSubmissions@cfins.com)

### NATIONAL

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### REGIONAL

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## Reasons for selecting Crum & Forster



- Financial Strength rating by A.M. Best of A "Excellent"
- Part of Fairfax Financial Holdings with revenue in excess of \$15 billion
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Risk engineering and claims specialization
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Client-focused risk engineering services

[www.cfins.com](http://www.cfins.com)

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