



**CRUM & FORSTER®**  
A FAIRFAX COMPANY

## Property Programs



### STRATEGY/GOAL

- Build a sustainable program practice for long-term profitability
- Target program managers who have a demonstrated record of success
- Active program management commitment with our partners
- Combined loss ratio of 90% or better

### TARGET RISKS

- Primary and excess, shared and layered programs considered
- Maximum Capacity: \$5,000,000
- Minimum Premium: \$5,000,000
- 5 years of profitable loss experience
- Risk classes may include commercial real estate, technical, manufacturing and processing industries

### COMPETITIVE STRENGTHS

- Property underwriting expertise in multiple segments of the industry
- Ability to react quickly to new opportunities
- Non-admitted paper available in all 50 states
- Multiple risk-sharing options available

### CLAIMS SERVICES

- Industry recognized, award-winning claims service and expertise
- Collaboration of C&F claims staff with Program Third Party Administrators
- Responsive and coordinated approach that delivers results

### WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$19.8 billion in revenue
- Customer service-based culture inherent in everything we do
- Minimal channel conflict with existing programs
- Decentralized operation allows for ease of doing business
- Responsive to market-changing opportunities

### CONTACT

**Steve Fomchenko** | President

**T** 973.490.6542

**E** [Steve.Fomchenko@cfins.com](mailto:Steve.Fomchenko@cfins.com)

Surplus lines products are available in California only through  
Crum & Forster Insurance Brokers, Inc. (CA License #0E14610)

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

This material is provided for information purposes only and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued by one of the companies within Crum & Forster. All conditions of coverage, terms, and limitations are defined and provided for in the policy. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Crum & Forster Insurance Brokers, Inc. is a wholesale surplus lines producer, and operates in California as Crum & Forster Insurance Brokers, Inc. (CA License #0E14610)

Version 3.0 2021.11.04