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.

**KEY DIFFERENTIATORS**

- Limited Distribution Strategy
- Tenured underwriters with average of 10 years experience
- Flat management structure for quick decision making
- Stewardship services offered at lower threshold than industry
- Ability to offer small and intermediate liability deductibles
- Part of Fairfax Financial Holdings with $19.8 billion in revenue

**TARGET ACCOUNT PROFILE**

- Premium of $100,000 or greater
- Guaranteed cost
- Prefer multiline coverage with capability for monoline solutions
- Property schedules with TIV up to $100 million per location, preferred
- Critical CAT exposures up to 20% of total TIV

**AVAILABLE COVERAGE**

- Commercial Package
- Workers Compensation
- Commercial Auto
- Employment Practices Liability
- General Liability
- Property
- Equipment Breakdown
- Supported Excess
- Commercial Package
- Workers Compensation
- Commercial Auto
- Employment Practices Liability
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**VALUE ADDED SERVICES**

- In-house claims and risk engineering teams
- Customized stewardship plans tailored to each customer
- Online risk management tool (RMIS) for both policyholders and producers providing access to customized reports, executives summaries, and detailed information such as file notes, status reports and loss runs.

**TARGET APPETITE**

**MANUFACTURING**

- Fabricated Metal Products
- Machine Shops
- Finishing Metal Products
- Electronic Equipment
- Rubber and Plastic Products
- Baked Goods
- Industrial Equipment
- Fasteners
- Furniture and Wood Products
- Leather Products
- Measuring, Analyzing and Controlling Instruments

**High Hazard Product Manufacturers**

- Commercial Machinery
- Metal Working, Agricultural, Construction Equipment
- Auto Parts Manufacturing including limited critical components (excluding steering, safety and technology equipment)

**COMMERCIAL REAL ESTATE**

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

**HOSPITALITY**

- Hotels
  - Business Traveler
  - Limited Service Hotels
- Restaurants
  - Fast Casual
  - Family Style
  - Fine Dining

**WHOLESALE AND DISTRIBUTION**

- Metal Goods
- Apparel
- Hardware
- Beverage
- Office Equipment
- HVAC Equipment
- Computer Equipment
- Motor Vehicle Supplies and Parts
- Industrial Supplies

**RETAIL**

- Merchandise Stores
  - Apparel
  - Electronics
  - Jewelry
  - Stationary
  - Music
  - Accessories
  - Leather
  - Optical
<table>
<thead>
<tr>
<th>MANUFACTURING</th>
<th>WHOLESALE</th>
<th>HOSPITALITY</th>
<th>REAL ESTATE</th>
<th>RETAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>3549 – Industrial machinery and equipment: Metalworking machinery, NEC</td>
<td>5013 – Wholesale trade - durable goods: Motor vehicle supplies and new parts</td>
<td>7011 – Business traveler / limited services hotels</td>
<td>6512 – Real estate: Operators of nonresidential buildings</td>
<td>5611 – Apparel and accessory stores: Men's and boys' clothing and accessory stores</td>
</tr>
</tbody>
</table>

**Recent Successes**

<table>
<thead>
<tr>
<th>Description</th>
<th>Insurance Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metalworking machinery, NEC</td>
<td>Package with Auto, Workers’ Compensation, Excess</td>
</tr>
<tr>
<td>Bolts, nuts, screws, rivets, and washers</td>
<td>Package with Auto</td>
</tr>
<tr>
<td>Manufacturing industrial type overhead traveling cranes, hoists, and monorail systems</td>
<td>Package with Auto, Workers’ Compensation</td>
</tr>
<tr>
<td>Sheet metal work</td>
<td>Commercial Auto, Workers’ Compensation</td>
</tr>
<tr>
<td>Wood household furniture, except upholstered</td>
<td>Workers’ Compensation, General Liability</td>
</tr>
<tr>
<td>Frozen Specialties, NEC</td>
<td>Package with Auto, Excess</td>
</tr>
<tr>
<td>Motor vehicle supplies and new parts</td>
<td>Package with Auto, Excess</td>
</tr>
<tr>
<td>Electrical apparatus and equipment wiring supplies, and construction materials</td>
<td>Package with Auto, Workers’ Compensation</td>
</tr>
<tr>
<td>Groceries, general line</td>
<td>Package with Auto, Workers’ Compensation, Excess</td>
</tr>
<tr>
<td>Beer and Ale</td>
<td>Commercial Auto, Workers’ Compensation</td>
</tr>
<tr>
<td>Fast casual and casual family</td>
<td>Property, General Liability, Liquor, Commercial Auto, Workers’ Compensation</td>
</tr>
<tr>
<td>Casual dining</td>
<td>Property, General Liability, Liquor, Commercial Auto</td>
</tr>
<tr>
<td>Fine dining restaurants</td>
<td>Property, General Liability, Liquor, Commercial Auto</td>
</tr>
<tr>
<td>Operators of nonresidential buildings</td>
<td>Package with Auto, Excess</td>
</tr>
<tr>
<td>Real estate agents and managers</td>
<td>Commercial Auto, Workers’ Compensation</td>
</tr>
<tr>
<td>Men's and boys' clothing and accessory stores</td>
<td>Package with Auto, Excess</td>
</tr>
<tr>
<td>Luggage and leather goods stores</td>
<td>Commercial Auto, Workers’ Compensation</td>
</tr>
</tbody>
</table>

**CONTACT**

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