



Crum & Forster has been a recognized leader in the Commercial Excess & Umbrella marketplace for over 50 years. We offer you solid technical knowledge, innovative solutions, and quality service backed by years of experience. We don't have to write the underlying to quote your excess. Our broad underwriting appetite is backed up by disciplined yet competitive pricing allowing us to respond intelligently to changing market conditions. We have two solutions to best handle your insurance needs - Admitted and Non-admitted. Our combined appetite allows us to accommodate a wide spectrum of risks from larger, more complex deals to smaller insureds with challenging exposures.

CAPACITY

Lead

\$10M Capacity
Claims Made or Occurrence

Excess

\$15M Capacity in non-lead position
Claims Made or Occurrence

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TARGET CLASSES

Admitted and Non-admitted:

Manufacturing & Distributor Risks

- Apparel & textiles
- Construction / farm / industrial

Wholesale & Retail

- Groceries / food
- Furniture
- Beverage distributors
- Retail stores

Products

- Commercial / industrial component parts
- Fabricated metals
- Furniture
- Machinery / tools
- Non-critical auto parts
- Plastic / rubber products
- Wood pallets

Real Estate

- Habitational
- OL&T
- Commercial

Service Industries

- Non-construction services, educational, not-for-profit organizations, etc.

Hospitality

- Hotels
- Restaurants w/liquor, etc.

Commercial Contractors

- General contractors, various trade contractors (Non-admitted handled by the Construction unit)

Additional Non-admitted classes:

Bars

Social Services



Excess & Umbrella

PRODUCT FEATURES

Excess Policy

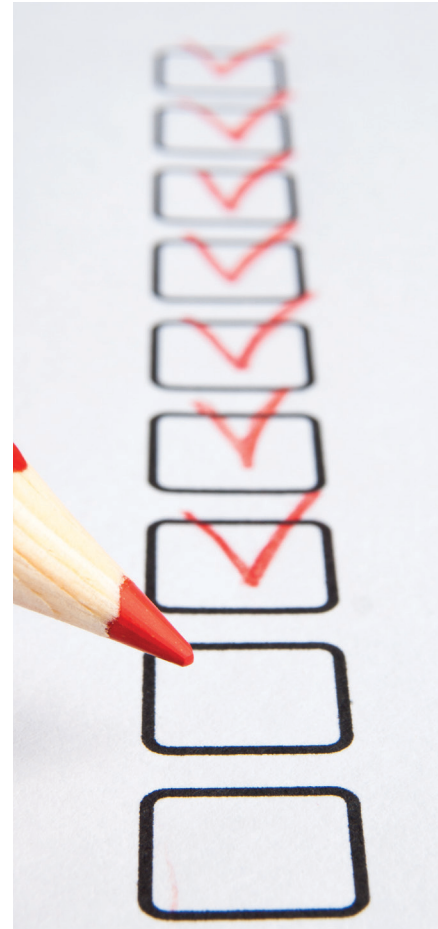
- Multiple attachment points to best suit the insured's needs providing competitive alternatives
- Excess Liability policy has few exclusions to closely follow form controlling underlying insurance
- Ability to participate in quota share layering of excess limits
- Will follow defense inside or outside of limits
- Allows for Additional Insured by Written Contract, Primary Non-Contributory and Waiver of Subrogation in accordance with the controlling underlying insurance
- Per Project/ Per Location Aggregate Limits Endorsements available
- Definition of Event allows follow form over both occurrence or claims made coverages

Umbrella / Lead Requirements

- AM Best financial strength rating of "A-" VII or better
- Automobile Liability Limits: \$1M combined single limit
- General Liability Limits: \$1M / \$2M / \$2M / \$1M
- Employer's Liability Limits: \$1M / \$1M / \$1M

WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$28.1 billion in revenue
- 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
- Claims specialization and award-winning claim services
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events



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