



# PROGRAM ADMINISTRATION

## GENERAL LIABILITY & PACKAGE PROGRAMS

Hudson Insurance Group is a leading specialty insurance program carrier with a focus on building long-term relationships with Program Administrators and MGA partners. Our Program partnerships date back more than 25 years, and our GL/Package programs have been with Hudson for nine years on average. One of the main reasons for our long partnerships is because Hudson collaborates with program partners that serve specialized market niches. We use our extensive expertise and work together to develop customized insurance solutions within many unique business classes across multiple lines of insurance.

### The Hudson Difference

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Ability to write both Admitted & Non-Admitted in all 50 states
- Partner with experts in their respective market niches that have a track record of profitability
- Focus on long-term partnerships
- Experienced in-house Claims & Actuarial professionals in each product line
- Competitive commissions & profit sharing
- Flexible terms & conditions – Use of ISO with ability to provide proprietary forms
- Ability to partner with Hudson Auto, Inland Marine & Professional Liability

### What we are looking for in a program

- General Liability, Umbrella, Inland Marine & Property (additional Specialty Lines can be considered)
- Ability to partner with other Hudson Units for Auto and Professional Liability
- We are not a market for Workers' Comp or Personal Lines
- Prefer Non-Admitted for flexibility of form & rate
- Admitted available if economics of the program support the costs of individual filings
  - Multiple states and/or LOBs need to make economic sense

### Class of business does not conflict within Hudson or with existing Programs

- You have enough competition in the market, so the last thing you need is to compete against your own carrier for business
- We are protective of our business partners



### We are not a market for the following due to conflicts

Hospitality, General Contractors and Executive Supervisors, Oil & Gas Service Contractors, Fire Suppression Contractors, any Contractors working primarily within the New York City metro area and Railroad Protective Liability

(continued on back)

### **Targeted Classes – This is a just a sampling and not an all-inclusive list**

Participant Liability, Equipment Rental (Commercial), Light Manufacturing, Renewable Energy, Fraternal Organizations, Social Clubs, Cannabis, Professional Equipment (i.e., Musicians, Photographers), Real Estate, some Specialty Service Contractors (e.g. Janitorial, Appliance Repair, Pool/Spa) Medical Equipment (sales/service)

#### **General Liability**

- Limits - \$ 1,000,000 / \$2,000,000 / \$2,000,000
- Occurrence or Claims-Made Capability
- Limited Coverage for Physical & Sexual Abuse
- Limited Coverage for Assault and/or Battery

#### **Property**

- Property values up to \$2,000,000 per location are most effective, \$5,000,000 Maximum
- Rates for property and CAT must be adequate based on location/exposures

#### **Umbrella/Excess**

- Limits up to \$5,000,000
- Ability to provide follow form

#### **Current GL/Package Programs**

- Railroad Protective Liability
- New York Contractors
- Oil & Gas Service Contractors
- Liquor Liability
- Fire Suppression

**For any questions about Hudson's GL/Package Programs appetite or to submit a program for consideration, please contact any of the following members of our team.**

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