



**HUDSON**  
INSURANCE GROUP®

# WHOLESALE EXCESS CASUALTY

**Hudson's Wholesale Excess Casualty is a wholesale-only facility that focuses on writing a diverse portfolio of risks on an excess and surplus lines basis.**

## Program Highlights

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Exclusive Wholesale Brokerage Only
- Excess Limits up to \$5,000,000 available
- Focus is on the lead Excess Position but will consider participation in the first \$20,000,000 of Excess Coverage
- Occurrence or Claims-Made Excess Coverage
- Ability to Write in All 50 States
- 100% Non-Admitted
- Underlying Carrier Rating Requirements: A-, VII or better
- Minimum limits of \$1m / \$2m / \$2m CGL; \$1m CAL; \$500k / \$500k / \$500k for EL; \$2m / \$2m / \$2m CGL for Wrap Liability

## Target Risks

### Contracting

#### Class Features

- Emphasis on GC / Developer but will consider Artisan Trades also
- Will consider Residential, Commercial and Industrial Risks
- Will offer Annual Practice, Project-Specific and Wrap-Up Liability policies in most states. More limited approach in states of Florida, South Carolina, Colorado, Texas, Arizona, Nevada, Washington, California, Oregon, Hawaii
- Ability on Project-Specific to offer term of construction to 36 months and include Extended Completed Operations
- Ability on Wrap-Up Liability — supporting Hudson CGL offerings only — to offer term of construction to 48 months and include Extended Completed Operations
- Focus on Wrap-Ups will be on concrete / steel projects
- Min premium will be dependent on risk characteristics, product line offered, territory of risk and attachment point

### Target Classes of Business

#### General Contractors

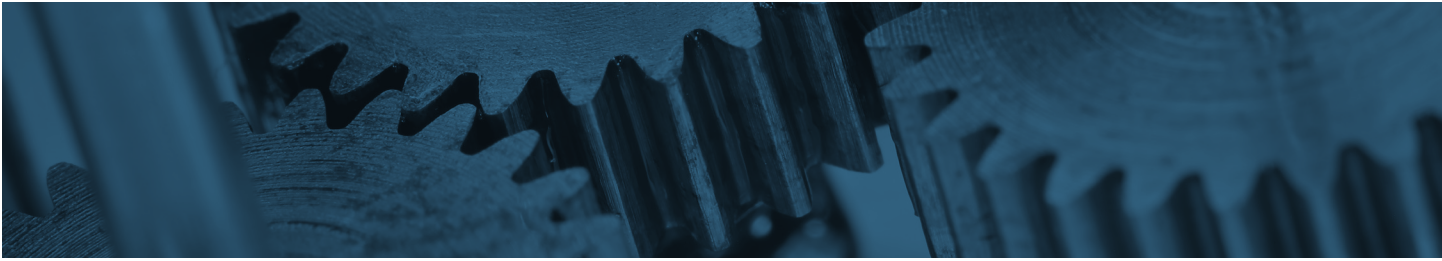
- GC Constructing Single-Family Custom Homes, Apartments, Commercial-Grade Condo, Office Buildings, Hotels, Mercantile and Industrial Facilities
- GC doing repair / remodel work on above classes

#### Trade Contractors

- Interior Trade Contractors
- Fit and Finish Trades Contractors
- Electrical Trade Contractors
- Plumbing Contractors
- Carpentry Contractors
- Drywall / Wallboard Contractors
- HVAC Contractors
- Landscaping Contractors
- Metal Erection
- Conduit Construction
- Excavation
- Masonry
- Painting – Interior, Exterior, Exterior Tanks
- Boiler
- Sign Erection

### Notable Exclusionary Classes:

Any Contracting risk with NY Exposure; Flagging and Traffic Control Contractors; Tree Trimmers in Wildfire States; Any Automobile Driven Risk; Security Guards (Armed and Unarmed); EIFS Contractors working on Frame Structures; Crane Contractors and Rental; Airport Runway Work; Railroad Contracting Work.



**Target Risks**

**Products / Manufacturing**

**Target Classes of Business**

**Industrial**

- Signs
- Tanks
- Trailers
- Valves
- Pipes
- Plumbing Supplies
- Communication Equipment
- Pumps & Compressors
- Machine Shops Containers
- Conveyor / Material Handling Equipment
- Machinery Equipment and Parts
- HVAC Equipment

**Consumer-Based**

- Hand Tools / Hardware
- Sporting Goods (No Helmets, Bungees or Scooters / Skateboards)
- Cosmetics
- Auto Parts (No Brakes, Airbags, Safety Belts)
- Office Machines
- Boats and Boat Parts (Non-Motorized)
- Appliances

**Notable Exclusionary Classes:**

Firearms or other weapons and ammunition; Invasive medical devices; Synthetic Stucco or EIFS; Fertilizer manufacturing and blending; Latex products; Marijuana growing / selling; Parachute, bungee or any other extreme sports products, Trampoline manufacturers or distributors; Tree stand manufacturers; Helmet manufacturers; Lithium batteries including products which use lithium batteries, i.e. electric bikes, scooters, hover boards; E-Cigarettes and vape devices including refills or cartridges; Nutritional supplement manufacturer including energy and diet drinks; Chemicals; Fireworks; Space heater manufacturing or distribution; Tires and tire retreading; Food manufacturers or distributors; any product that would go into the construction of a home.

Minimum premium-subject to risk characteristics, territory and attachment point.

**Target Risks**

**Restaurants**

**Class Features**

- Targeted Classes of Business:
- Family Restaurants
- Franchise restaurants
- Fine Dining
- Wine Bars

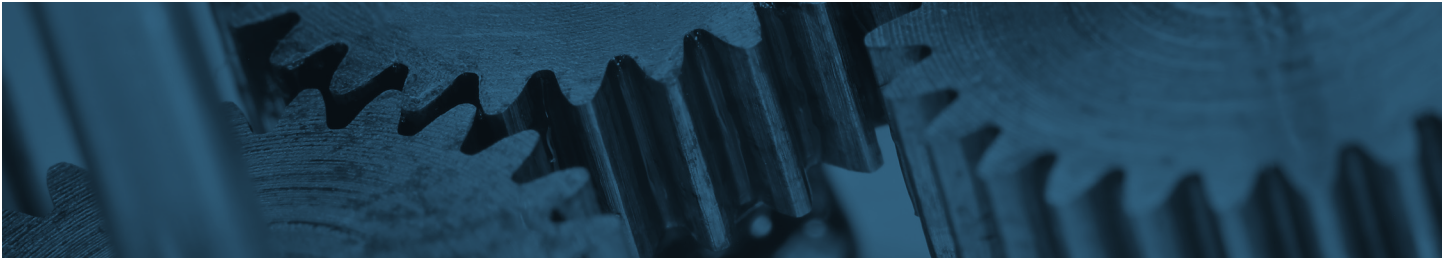
**Class Features**

- Hotel Bars
- Banquets Halls / Reception Centers
- Breweries
- Wineries

Minimum Premium- subject to territory, risk characteristics and attachment point.

Assault and Battery Coverage available depending on Risk.





### **Notable Exclusionary Classes:**

Exotic Clubs, Night Clubs, Concert Venues, Risks with Armed Security, Hookah Bars / Oxygen Bars, College Bars, Military Bars and Bars in Stadiums / Arenas / Civic Centers.

**Excluded states: AL, AK, DC, VT, WV, SC, MN, RI, NJ, MA, PA**

### **Informational Requirements**

Accord Apps completed signed and dated, Contractors App if applicable signed and date, Copy of Hold Harmless if applicable, Website address if applicable, Liquor Liability app if applicable, Products Brochures if applicable, 5-year Hard Copy Company loss runs currently valued for CGL and CAL, details and clarification on any loss in excess of \$50,000, Copies of the Underlying CGL and CAL quotations.

**Please direct your submissions to: [WholesaleCasualty@hudsoninsgroup.com](mailto:WholesaleCasualty@hudsoninsgroup.com)**

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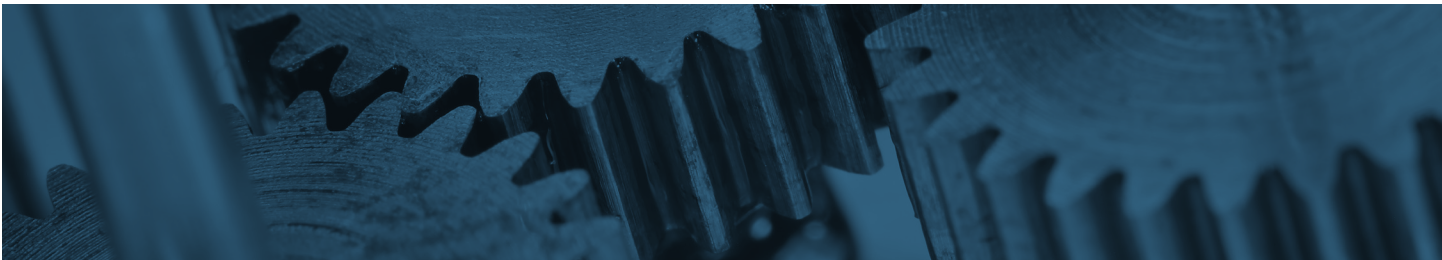
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**Notes**

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