

# WHOLESALE PRIMARY CASUALTY

Hudson's Wholesale Primary Casualty broker facility is focused on writing primary casualty insurance risks in the wholesale brokerage insurance marketplace.

## Program Highlights

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Occurrence or Claims-Made Coverage
- 100% Non-Admitted
- Exclusive Wholesale Brokerage Only
- Ability to write in all 50 states
- Base offering of \$1m / \$2m / \$2m with ability to offer up to \$2m / \$4m / \$4m on select risks

## Target Risks

### Contracting

#### Class Features

- Emphasis on GC / Developer but will consider Artisan Trades also
- Will consider Residential, Commercial and Industrial Risks
- Residential Trade Contractors - will be limited in some states
- Will offer Annual Practice, Project-Specific and Wrap-Up Liability Policies in most states
- Ability on Project-Specific to offer term of construction to 36 months and including Extended Completed Operations
- Ability on Wrap-Up Liability to offer term of construction to 60 months and include Extended Completed Operations
- Minimum 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, Condos, Townhome, Co-Ops 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 Risk that has contracting exposure in state of NY
- Tree Trimming Risk in State where Wildfires are a concern
- Security Guard- armed and unarmed
- EIFS Contractors working on residential frame structures

*(continued)*



## Target Risks

### Products / Manufacturing

- Industrial / Commercial Equipment, including Conveyors, Valves, Piping
- Farm Equipment, including Harvesters, Tractors, Combines
- Heavy Construction Equipment including Excavators, Trenchers, Backhoes, Rollers, Dumps and Loaders
- Non-Invasive Medical Products, including Surgical Tables, Cabinets and Lights, as well as Equipment such as Patient Monitor Systems, Scales, Sterilizers Prepackaged Sterile Packs
- 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:

Real Estate Business; 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; Residential building material manufacturers.

**Minimum premium will be dependent on risk characteristics and territory of RISK.**

### 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, Products Brochures if applicable, 5 year Hard Copy Company loss runs currently valued for CGL, Details and clarification on any loss in excess of \$50,000.

**SUBMISSION INBOX: [WholesaleCasualty@hudsoninsgroup.com](mailto:WholesaleCasualty@hudsoninsgroup.com)**

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