



**HUDSON**  
INSURANCE GROUP®

# SPECIALTY PROPERTY

**Hudson's Specialty Property team writes business predominantly on a non-admitted basis through Hudson Excess Insurance Company and Hilltop Specialty Insurance Company.**

## Core Business

- We are particularly interested in growing our core business portfolio. These are middle-market accounts with soft occupancies, including but not limited to most commercial occupancies, including retail, strip malls, lessor's risk (LROs), warehousing, restaurants, hotels, office buildings, and excess habitational, including some vacancies and recreational properties.
- The focus is on accounts with a TIV below \$250M, but we are also capable of participating on much larger schedules.
- Government properties including but not limited to municipalities, school boards, state schedules, hospitals, etc.
- Excess attachments on all of the above, including habitational.

## Capacity

- \$50M All Risks
- Can consider primary, quota share or excess opportunities
- \$5M California Earthquake (Primary and Excess)
- \$10M Pacific Northwest and New Madrid Territory Earthquake
- \$50M most other States Earthquake
- \$50M Terrorism

## Nat Cat Capacity

- For large Revenue Property schedules with Tier One Wind exposure
- Can also include other Cat perils (CA EQ, PNW EQ, Flood, Wind / Hail)
- \$100,000 / M minimum premium
- \$3M maximum capacity

## Minimum Premiums

- \$25,000 minimum account gross premium, except \$15,000 minimum account gross premium for excess layers
- \$15,000 / M for California Earthquake capacity (with some flexibility)
- \$10,000 / occurrence Fire / AOP minimum deductible

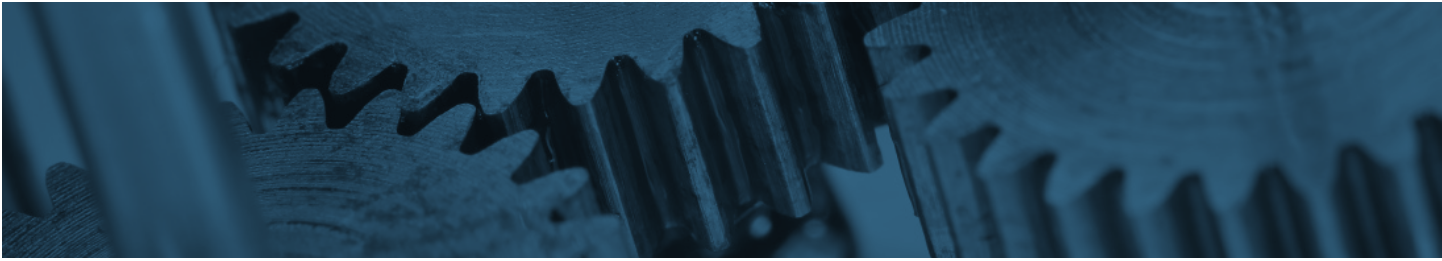
## Limitations

- No Tier One Wind capacity from Texas to North Carolina (unless qualified as a Nat Cat account, described above)
- Will consider Tier One Wind capacity in the North-eastern states (Virginia and north)
- No manufacturing or high hazard occupancies
- No Primary "All Risk" habitational accounts
- No Builder's Risk
- No stand-alone Flood capacity
- U.S. locations only

## Benefits/Features

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Proprietary Hudson wordings on Broker Manuscripts
- Loss Prevention
  - Our Loss Control Consultants are ready to assist our clients in their risk management practice
  - Loss Control Consultants work within our underwriting teams and are available for client site consultations to identify and assess risks, along with cost-effective recommendations to protect against loss
  - Loss protection and risk management services are part of our commitment to providing protection to our clients over the long term

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