



**HUDSON**  
INSURANCE GROUP®

# COMMONWEALTH SPECIALTY

**Hudson's Commonwealth Specialty team writes business predominantly on a non-admitted basis through Hudson Specialty Insurance Company.**

## Target Classes of Business

- Revenue property: most commercial occupancies including retail, warehousing, restaurants, hotels, offices, recreational property
- Manufacturing: broad spectrum, with preference for excess attachments
- Government property: municipalities, school boards, state schedules, hospitals, etc.
- Excess attachments for all of the above, including habitational business
- Inland Marine: stand-alone Inland Marine policy or as part of a specialty property policy targeting general contractors, road construction and a wide variety of mobile equipment types
- Terrorism: stand-alone program or in conjunction with an existing all-risk placement

## 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
- \$75M Non-Critical Terrorism
- \$30M Critical Terrorism

## 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 Inland Marine
- \$5,000 Terrorism
- \$10,000 / occurrence Fire / AOP minimum deductible

## Benefits/Features

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Proprietary Hudson wordings or 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

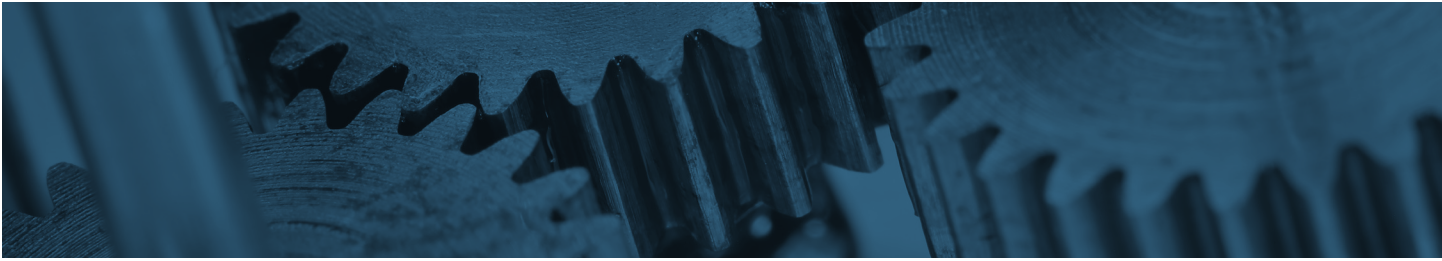
## Nat Cat Capacity

- 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

## 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 Chemical Blenders, Large Lumber Manufacturing or primary "All Risk" Habitational accounts
- No Builder's Risk
- No stand-alone Flood capacity
- U.S. locations only

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