

ETHOS SPECIALTY

SME Excess Casualty

TARGET INDUSTRIES

- Commercial Real Estate
- High-end Restaurants
- Boutique Hospitality with minimal liquor exposure
- Retail
- Wholesale/Distribution
- Artisan Contractors
- Light Manufacturing

AREAS OUT OF APPETITE

General Contractors; Habitational Real Estate; Trucking; NY, WA, WV, CO, SC Contractor Risks, Exterior Work Above 4 Stories; Logistics; Energy; Environmental; Medical Exposure or Devices; Cosmetics Manufacturing; Nightclubs and Adult Entertainment; Bars and Taverns; Internet Retailers; Toy Stores or Manufacturers; Camps and Daycares; Products Imported from China

GEOGRAPHIC SCOPE

50 States & D.C.

LIMITS OFFERED

\$5M Lead*

ARRAY™ DIFFERENTIATORS

- Intuitive, digital portal
- Superior service
- Competitive terms and pricing
- Real-time broker analytics
- Real-time third-party data via API to ensure accuracy
- Emphasis on broker niches/expertise



MAXIMUM EXPOSURE

\$20M in Annual Revenues

MINIMUM POLICY PREMIUM

\$1,000

ATTACHMENT POINTS

\$1M/\$2M/\$1M GL, \$1M Auto, \$1M/\$1M Liquor, EL State Mandatory

COVERAGE FEATURES

- Follow Form Excess Policy
- 3 to 18 month policy periods
- Unsupported Excess
- Admitted and non-admitted

*Max attachment point: \$25M



All policies are provided by leading Syndicate and Carrier partners with AM Best Ratings of 'A' or higher.

ethosspecialty.com

SME Excess Casualty (continued)

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ABOUT ETHOS

Ethos Specialty is a leading Managing General Underwriter (MGU) that develops industry-specific insurance programs and provides specialized underwriting services on behalf of high-quality carrier and syndicate partners. Ethos has developed, and is the underwriting manager for, multiple niche-programs across Property, Casualty and Transactional Liability Insurance.

DISCLAIMER

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