



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

Round Out the Account with Commercial Excess Products

Round out the account! Commercial Umbrella and Excess General Liability are the perfect solutions for the small, low hazard risk that seeks protection for its assets at an affordable price!

WHY SELL COMMERCIAL EXCESS PRODUCTS?

- ▶ You are demonstrating your professionalism in recognizing potential need or gap in their insurance coverage
- ▶ You may also help protect your Errors and Omissions

WHY BUY COMMERCIAL EXCESS?

- ▶ The average jury award for General Liability premises operations has risen 10.5% each year since 1994.
- ▶ The average claim takes 7 years to go through investigation, discovery, trial and jury decision
- ▶ Therefore: If you can imagine a \$500,000 loss today, in 7 years a \$1,000,000 primary policy will not be sufficient! That loss will be worth \$1,005,787!!

COVERAGE AND PRODUCT FEATURES:

- ▶ Minimum premiums as low as \$400
- ▶ Ability to attach over underlying carriers rated B++ or better by A.M. Best
- ▶ No Self-Insured Retention
- ▶ Minimum attachment point of \$1,000,000 (\$500,000 for Monoline Excess Liability)
- ▶ Limits of Liability up to \$5,000,000 available

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Admitted in 33 States

Regardless of the type of risk, odds are we have a product for your Umbrella and Excess Liability needs!

CONSTRUCTION UMBRELLA AND EXCESS PRODUCT:

- ▶ Artisan/General Contractors
- ▶ Janitorial Service Contractors

HABITATIONAL UMBRELLA AND EXCESS PRODUCT:

- ▶ Dwellings
- ▶ Hotels/Motels

HOSPITALITY UMBRELLA AND EXCESS PRODUCT:

- ▶ Restaurants/Bars
- ▶ Nightclubs/Gentlemen's Club

INSTITUTIONAL UMBRELLA AND EXCESS PRODUCT:

- ▶ Commercial/Residential Child Care Centers

MERCANTILE UMBRELLA AND EXCESS PRODUCT:

- ▶ Various Retail Operations

BUILDING & PREMISES UMBRELLA AND EXCESS PRODUCT:

- ▶ Vacant Buildings/Land
- ▶ Offices





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Excess Commercial Umbrella - Commercial Liability

Our Excess Commercial Umbrella appetite targets low to medium hazard, premises driven accounts. In order to further clarify, please consult the Eligibility Index-Excess. The class code of the predominate operation should be used.



The HIT ZONE – *Our highest hit ratio*

- 📍 Attachment point does not exceed the first \$5,000,000 of primary umbrella
- 📍 No loss/claim incurred in the past three (3) years on the lines of business we are requested to cover

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Attachment point does not exceed the first \$10,000,000 of primary umbrella
- ▶ No more than three (3) primary losses/claims incurred in the past three (3) years

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Competitive Minimum Premiums
- ▶ Ability to consider coverage over underlying carriers rated B++ or better
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible

Excess Commercial Umbrella - Commercial Liability

INELIGIBLE RISKS

- ▶ Those classes of business marked with an "X" on the Eligibility Index-Excess
- ▶ Accounts with heavy or extra heavy units
- ▶ Any underlying carrier not rated B++ or better by A.M. Best

AVAILABLE LIMITS

- ▶ Home Office only - \$5,000,000

SUBMISSION REQUIREMENTS

- ▶ Our Commercial Umbrella Application or equivalent
- ▶ Our Supplemental application or equivalent for Construction exposures
- ▶ Representation of incurred loss experience for the past three (3) years