

LOWER MIDDLE MARKET | CASUALTY

# Appetite Guide, Success Stories, and Contacts

Coverage for low-frequency, moderate-severity risks with premiums between \$25,000 and \$100,000.



| Wholesale



## For Our Partners

**AXIS Wholesale brings elevated value to our strategic partners** with an expanded risk appetite available through our new, dedicated Wholesale Lower Middle Market (LMM) business unit.

Our LMM team is backed by the AXIS Wholesale leadership and underwriting you know and trust. We commit to being a market that is **innovative and focused on the highest level of service**, with the permanency and predictability you have grown to expect over the past 20 years.

We will help you find the right coverage solution, no matter how specialized.



# Lower Middle Market

## Primary Casualty Appetite Guide

### Capacity:

\$1,000,000 occurrence/\$2,000,000 aggregate limits

### Deductibles:

\$1,000–\$5,000

### Non-admitted Paper

For risks with premiums greater than \$100,000, please contact our US Primary Casualty team.



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### Hospitality (accommodation and food services)

- Bed and breakfasts
- Civic, service, or social clubs
- Country clubs
- Concessionaires – NOC

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### Mercantile

- Car washes
- Contractors equipment rental
- Retail stores
- Flea markets
- Nurseries/landscaping materials

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### Lessor's Risk/OLandT

- Medical offices
- Office buildings
- Warehouses

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### Amusement/Entertainment

- Hunt clubs
- Mini and frisbee golf
- Shooting ranges
- Special events

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### Contractors (commercial work, with exceptions for residential remodel and repair)

- Carpentry
- Concrete construction
- Electricians
- Fire suppression
- Flooring
- General contractors
- Glazers
- HVAC
- Janitorial
- Landscapers
- Metal works
- Painting
- Plumbing
- Remodelers and tenant improvement
- Roofers
- Service contractors

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### Manufacturers and Distributors

- Appliances
- Apparel/clothing products
- Auto parts (non-critical)
- Consumer products
- Electronic equipment
- Exercise equipment
- Food and beverage
- Furniture and fixtures
- Machinery and machinery parts
- Sporting goods
- Tools
- Toys
- Textile mill products
- Vehicle customization (non-critical/non-structural)

This information is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage is underwritten by a member company of the AXIS group of insurance companies. Coverage may not be available in all states and jurisdictions. Certain products may be offered by AXIS companies that are not licensed in the state and therefore are available only through a licensed surplus lines broker.





# Lower Middle Market

## Primary Casualty Recent Wins

<b>Risk Description</b>	<b>State</b>	<b>Deductible</b>	<b>Premium</b>
Commercial electrical contractor	Georgia	\$5,000	\$25,000
Full service restaurant	South Carolina	\$10,000	\$91,000
Cross guard services	North Carolina	\$10,000	\$65,000
Household staffing firm	Utah	\$5,000	\$30,000
Plastic and rubber goods manufacturer	Nevada	\$10,000	\$60,000
Government contractor	Louisiana	\$5,000	\$36,190
Lessor's risk (office and retail)	Florida	\$5,000	\$42,500
Event equipment rental	Wisconsin	\$5,000	\$65,000
Hotel	Texas	\$5,000	\$38,500
Commercial general contractor	Massachusetts	\$5,000	\$40,750
Conduit contractor	Georgia, Illinois	\$5,000	\$25,000
Petroleum hauler	North Carolina	\$5,000	\$32,750
Member-only club with bar and restaurant	New York	\$5,000	\$85,000
Plastic and rubber goods manufacturing	Nevada	\$10,000	\$60,000
Commodity salvage operation	Iowa	\$5,000	\$31,800
Logistics contractor	Texas	\$5,000	\$47,250
Towing and heavy hauling	Florida	\$5,000	\$30,000
Communication cable installation	Louisiana	\$5,000	\$25,000

These de-identified examples are included for informational purposes only to show market participation, and are not indicative of a pricing range for other submissions. Submissions will be evaluated on their own individual merits and quoted pursuant to underwriting appetite, coverages requested, risks presented and other underwriting criteria.



# Lower Middle Market

## Excess Casualty Appetite Guide

### Capacity:

\$5,000,000 or less within the first \$25,000,000 x Primary

### Non-admitted Paper

For risks with premiums greater than \$100,000, please contact our US Excess Casualty team.



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### Manufacturing/Products, including, but not limited to:

- Amusement devices
- Auto parts
- Furniture
- Machinery and equipment
- Oil and gas related machinery, fittings, equipment
- Safety equipment
- Sporting goods
- Toys

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### Construction Industry

- Commercial construction (excluding any form of wood frame construction)
- Contractors equipment rental
- Excess contractors protective liability
- Excess railroad protective liability

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### Transportation

- Trucking
- Heavy hauling
- Specialty hauling
- Oil and gas related hauling
- Hazardous materials hauling
- Bus operators (charter, transit, school)
- Van services
- Para transit
- Ambulances (emergency and non-emergency)
- Taxis
- Car services
- Limousines
- Moving companies
- Hired and non-owned exposures
- Excess auto buffers

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### Other Classes

- Wholesalers
- Distributors
- Importers
- Retail trades
- Warehousing
- Oil and gas
- Not-for-profit organizations
- Service industries
- Hospitality industries, including, but not limited to: Hotels, motels, bars, restaurants, and taverns, nightclubs, catering, gasoline stations and convenience stores
- Commercial real estate
- Agriculture operations
- Forestry
- Sports and entertainment (excluding athletic participants)
- Special events
- Non-standard commercial premise operations
- Discontinued products
- Discontinued operations
- Lawn and garden services
- Amusement and water parks
- Gun clubs and shooting ranges

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# Lower Middle Market

## Excess Casualty Recent Wins

Risk Description	State	Limit	Premium
Railroad contractor	Texas	\$5,000,000 x Primary (Excess CGL only)	\$75,500
Feed and grain manufacturer	Kentucky	\$4,000,000 x \$1,000,000 x Primary	\$100,000
Natural gas/propane distributor	Illinois	\$3,000,000 x Primary	\$89,250
Tire service center	Iowa	\$2,000,000 x Primary	\$100,000
Concert organizer	Ohio	\$5,000,000 x Primary	\$47,250
Solar panel contractor	California	\$5,000,000 p/o \$10,000,000 x \$10,000,000 x Primary	\$42,500
Charter school operations	Arizona	\$5,000,000 x \$15,000,000 x Primary	\$45,000
Security guard services	Nevada	\$5,000,000 x \$5,000,000 x Primary	\$32,000
Zoological Park	Florida	\$4,000,000 x Primary	\$44,000
Aquatic play equipment manufacturer	Delaware	\$1,000,000 x \$1,000,000 x Primary	\$100,000
Government contractor	Louisiana	\$5,000,000 x Primary	\$47,500
Port authority	Pennsylvania	\$2,000,000 x Primary	\$60,000
HVAC contractor	Georgia	\$4,000,000 x \$1,000,000 x Primary	\$47,500
Cell phone tower contractor	North Carolina	\$3,000,000 x \$1,000,000 x Primary	\$55,000
Cold storage facility	Missouri	\$5,000,000 x Primary	\$25,000
Boiler inspection and repair	New Jersey	\$2,000,000 x Primary	\$30,000
Restaurant	Colorado	\$5,000,000 x \$5,000,000 x Primary	\$59,500
For-hire trucker	New Mexico	\$1,000,000 x \$2,000,000 x Primary	\$60,000
Racetrack (horses and dogs)	Florida	\$5,000,000 x \$20,000,000 x Primary	\$37,500

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# Specialty Solutions, Elevated

More than 20 years of commitment to the E&S space

- Deliver on promises
- Long-term partnerships
- Financial security with AM Best A XV rating
- Established and experienced claims handling
- Responsive underwriting at appropriate risk adjusted terms, conditions, and pricing
- Broad risk appetite



## Your Lower Middle Market Contacts

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### Leadership

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### Primary Casualty

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