

# COMMERCIAL UMBRELLA

## PROGRAM HIGHLIGHTS

### AIG available on an admitted and non-admitted basis

#### TERRITORY

- California and various states

#### SERVICE

- In house rating
- Quick turnaround
- Direct or Agency bill
- Commission 10% for most classes

#### GUIDELINES:

- Umbrella Limits up to \$10 Million/Excess available
- Account revenue up to \$25 Million
- All underlying carriers must be rated A-VII or better
- Losses cannot exceed over \$100,000 in the past 5 years
- Available over most classes of business

#### RECENT SUCCESSES:

- Apartments / Lessor's Risk
- Retail Establishment
- Condominium Association
- Restaurants
- Mobile Home Parks

#### MINIMUM PREMIUM:

- \$500.00

#### EXCLUDED CLASSES:

- Healthcare and Assisted Living
- Pharmaceuticals
- Transportation

Contact: Commercial Department  
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Forms and applications available at:  
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