

WHOLESALE LOWER MIDDLE MARKET | E&S PROPERTY | CASUALTY

Appetite Guide, Success Stories, and Contacts

Specialty E&S coverage for low-frequency, moderate-severity risks.



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.



Wholesale Lower Middle Market

E&S Property Appetite Guide

Capacity:

- Up to \$25,000,000 TIV on non-CAT business
- Up to \$5,000,000 TIV on CAT business
- Up to \$25,000,000 TIV on condos or offices
- Up to \$5,000,000 TIV on all other occupancies

Minimum/Maximum Premium: \$25,000/\$100,000



Target Classes

- Real estate
- Condominiums
- Private schools
- Restaurants
- Hotels
- Retail
- Warehouses
- Light manufacturing
- Healthcare
- Vacant buildings

Excluded Classes

- Recycling operations
- Builders risk
- Wood working
- Wind in the following counties: Broward (FL), Collier (FL), Dade (FL) Harris (TX), Hillsborough (FL), Lee (FL), Monroe (FL), Palm Beach (FL), and Pinellas (FL)
- Stand-alone Flood

Additional Information

- Wholesale only
- Non-admitted paper
- Max location TIV: \$25,000,000
- Minimum deductibles: \$5,000 AOP; 5% in Tier 1/Zone 1 for named storm/hail; 3% Tier 2/Zone 2 for named storm/hail; and 1% wind/hail for all other locations
- Perils insured:
 - All Risk, including: EQ, wind, flood, and equipment breakdown (can offer All Risks or Stand-alone Perils)
- Coverage available on Primary or Quota Share basis for all perils, specified perils, or DIC
- Excess product available on a select basis

Wholesale Lower Middle Market

E&S Property Recent Wins

Risk Description	State	Total Insured Value	Limit	Premium
Restaurant/bar	Texas	\$4,500,000	\$4,500,000	\$45,500
Convenience store (excluding wind)	Louisiana	\$3,800,000	\$3,800,000	\$25,500
Convenience stores	Texas	\$6,800,000	\$6,800,000	\$85,500
Catering service, antique store	Alabama	\$4,965,400	\$4,965,000	\$50,000
Strip shopping center with resaurant	Nevada	\$4,300,000	\$4,500,000	\$44,000
Hotel (masonry non-combustible)	Georgia	\$15,300,000	\$15,000,000	\$85,500
Repair and overhaul warehouse for airline equipment	Florida	\$4,900,000	\$4,900,000 with \$2,500,000 sublimit	\$75,500
Office building (primary - wind only)	Florida	\$12,453,700	\$2,500,000	\$70,500
Boat part manufacturer (masonry non-combustible)	Florida	\$5,758,600	\$2,879,000 p/o \$5,758,600	\$50,500

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.



Wholesale Lower Middle Market

Primary Casualty Appetite Guide

Targeting: Risks with revenues up to \$15,000,000/or
Commercial Contractors with payrolls up to \$5,000,000

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

Deductibles: \$1,000–\$5,000

Non-admitted Paper

Minimum/Maximum Premium: \$25,000/\$100,000



Hospitality (accommodation and food services)

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

Mercantile

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

Lessor's Risk/OLandT

- Medical offices
- Office buildings
- Warehouses

Amusement/Entertainment

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

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

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)

Excluded Classes

- Bars and nightclubs
- Chemical manufactures
- Consultants
- Habitational business
- New residential construction
- New York contractors
- Security guards
- Scaffolding rental operations
- Snow and ice removal contractors

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.



Wholesale Lower Middle Market

Primary Casualty Recent Wins

Risk Description	State	Deductible	Premium
Debris removal	South Carolina	\$5,000	\$25,500
Retail/restaurant association	Illinois	\$5,000	\$25,500
Conduit contractor	Nebraska	\$5,000	\$28,000
Party equipment/tent rental	Georgia	\$5,000	\$42,000
General contractors with Puerto Rico exposures	South Carolina	\$5,000	\$53,000
Structural steel fabrication and erection	South Carolina	\$5,000	\$33,000
Parking lot management	Florida	\$5,000	\$58,000
Conduit contractor	North Carolina	\$5,000	\$40,500
Street sweeping contractor	Arizona	\$5,000	\$45,500
Project manager for precast concrete industry	Pennsylvania	\$5,000	\$38,000
Installation of aerial equipment on truck chassis	North Carolina	\$5,000	\$36,500
Concrete pumping	Florida	\$5,000	\$28,000
Conduit contractor	Florida	\$5,000	\$25,500
Private social club	Louisiana	\$5,000	\$32,500
Propane wholesaler and distributor	Texas	\$5,000	\$45,500
Traffic control	Tennessee	\$5,000	\$50,500
Fabrication contractor	California	\$10,000	\$58,000
Zoo	Florida	\$7,500	\$90,000
Utility and site prep contractor	Arizona	\$5,000	\$50,000

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Wholesale Lower Middle Market

Excess Casualty Appetite Guide

Targeting: Risks with revenues up to \$50,000,000/or with fleets of up to 50 power units

Capacity: \$5,000,000 or less within the first \$25,000,000 x Primary; Supported and Unsupported Excess Liability coverage

Non-admitted Paper

Minimum/Maximum Premium: \$15,000/\$100,000



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

Construction Industry

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

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

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

Excluded Classes

- Consultants
- Crane Rental Operations
- Habitational Business
- New Residential Construction
- New York Contractors
- Over-the-Hole Oil and Gas Contractors
- Scaffolding Rental Operations

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Wholesale Lower Middle Market

Excess Casualty Recent Wins

Risk Description	State	Limit	Premium
Winter activity theme park	New Mexico	\$2,000,000 x Primary	\$75,500
Parasail operator	Florida	\$1,000,000 x Primary	\$55,500
Port authority	Pennsylvania	\$2,000,000 x Primary	\$60,500
Commercial drilling contractor	Oregon	\$2,000,000 x Primary	\$25,500
Electronic component manufacturer	Tennessee	\$5,000,000 x Primary	\$30,000
Welding gas distributor	New York	\$5,000,000 x Primary	\$60,500
Natural gas/propane distributor	Illinois	\$3,000,000 x Primary	\$90,000
Crude oil transporter	Texas	\$3,000,000 x \$2,000,000 x Primary	\$30,000
Grain dealer	Indiana	\$3,000,000 x \$2,000,000 x Primary	\$30,500
Tow truck services	Nevada	\$1,000,000 x Primary	\$40,500
Rebar contractor	North Carolina	\$1,000,000 x Primary (Excess GL only)	\$28,000
Hotel operations	Florida	\$1,000,000 x Primary	\$35,500
HVAC contractor	Georgia	\$4,000,000 x \$1,000,000 x Primary	\$48,000
Security guard services	Florida	\$3,000,000 x \$1,000,000 x Primary	\$35,500
Fuel oil delivery	New York	\$4,000,000 x Primary	\$40,000
Cell phone tower contractor	North Carolina	\$3,000,000 x \$1,000,000 x Primary	\$55,500
Indoor shooting range	Florida	\$3,000,000 x \$1,000,000 x Primary	\$40,500
Traffic control flagging contractor	Maryland	\$2,000,000 x Primary	\$80,000
Moving and storage company	California	\$3,000,000 x Primary	\$75,500

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Specialty Solutions, Elevated

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

- Deliver on promises
- Long-term partnerships
- 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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