

Excess Casualty appetite list: Traffic light format

Nationwide® is a strong, stable carrier with the capacity to meet your biggest excess casualty insurance challenges, which means our appetite spans more E&S business sectors than you'd expect.

Keep this helpful guide close as a reminder of when we're a go (GREEN), when we're cautious and should give it some thought (YELLOW), and when we draw the line (RED).

Target classes with competitive/flexible pricing and terms

Services:

- Alarm services
- Janitorial
- Pest control

Hospitality/Entertainment:

- Casinos
- Hotels
- Resorts
- Restaurants

Premises/Real estate:

- Commercial lessor's risk only
- Grocery stores/Retail stores
- Offices
- Warehouses
- Vacant buildings and land

Product manufacturing:

- Cosmetics
- Food
- Machinery and equipment
- Noncritical auto parts
- Noninvasive medical products
- Sporting goods
- Toys

Desired classes for the right pricing and terms

Services:

- Fire suppression
- Landscaping
- Long-term equipment rental
- Snow removal
- Window washing

Premises/Real estate:

- Condo and homeowners associations
- Convenience stores
- Habitational/apartments

Hospitality/Entertainment:

- Amusement centers
- Bowling centers
- Water parks

Transportation:

- Armored Car Service — \$2 million attachment point or greater
- Couriers/Express delivery — Incidental residential delivery only, \$2 million attachment point or greater
- Distributor class with \$10 million attachment or greater (Can consider excess of \$5 million for certain risks)
- Livery — All classes below require at least a \$5 million attachment point:
 - » Charter buses
 - » Emergency and nonemergency medical transport
 - » Limo/Black car service
 - » Shuttle vans
- LPG/Fuel haulers — \$5 million attachment point or greater
- Trucking — Local and intermediate, \$10 million attachment point or greater
- Trucking — Long-haul, \$50 million attachment point or greater

Not currently pursuing these classes

Services:

- Parking/valet
- Security guards

Hospitality/Entertainment:

- Bars/taverns/nightclubs
- Electric scooter sharing/rental
- Gentlemen's clubs
- Heavy liquor exposures
- Special events
- Trampoline parks

Product manufacturing:

- Aircraft parts
- Continuous impact headgear/helmets
- Firearms
- Pharmaceuticals and nutraceuticals
- Tobacco and cannabis

Transportation:

- Concrete mixed in transit
- Construction auto fleet
- Freight forwarding or brokerage operations
- Parking/valet
- Pizza/food delivery
- Refuse, water hauling
- Sales fleets
- School buses, day care transport, party buses
- Taxis and ridesharing (Uber, Lyft, etc.)

All segments:

- Cannabis exposures

CONTACT

Dawn Brost
Excess Casualty
dawn.brost@nationwide.com
770-633-6787

GET A QUOTE

brokeragequotes@nationwide.com