



Emerald Underwriting Managers is committed to offering our wholesale clients leading edge products and services in today's changing marketplace. We value building lasting relationships with our clients by exploring new market trends, while offering focused underwriting and exceptional service. We pride ourselves on offering cutting edge solutions to the casualty E&S market backed by A.M. Best "A" rated carriers.

## TARGET CLASSES OF BUSINESS

- Manufacturing and Products
- Construction: Projects, Practice Policies & Wraps
- Real Estate
- Hospitality
- Distribution

## CAPACITY

- Primary GL: Limits up to \$2M/\$4M/\$4M
  - Minimum premium of \$100K per policy
- Excess Liability: Maximum limit within the first \$10M is \$5M; Maximum limit of \$10M excess of \$10M
  - Minimum premium of \$50K per policy

## MINIMUM UNDERLYING REQUIREMENTS

- Underlying Carrier: "AM Best" rating of 'A VII'
- Minimum underlying limits:
  - GL: \$1M/\$2M/\$2M
  - AL: \$1M CSL
  - EL: \$1M/\$1M/\$1M

## RETENTIONS

- Minimum Retention: \$25K per policy

## PROHIBITED CLASSES

- Invasive Medical Products
- Pharmaceutical Manufacturing (Opioids)
- Coal Mining Operations
- Hospitals
- Aircraft Products
- Utilities
- Professional Liability (Standalone)
- Firearms, ammunition, & explosive manufacturers
- Cannabis & Tobacco
- Children's Products
- Schools & Universities
- Alcohol Manufacturing
- Consumer Products Manufactured in China

## CONSTRUCTION GUIDELINES

- Seek Project & Practice policy
  - CCIPs, OCIPs, Wraps & Owner's Interest
- Target project: \$50M-\$500M construction costs
  - Will quote residential in 35 states
- No residential in AK, AZ, CA, CO, FL, HI, LA, MS, NV, NJ, NC, OR, SC, TX, WA
- Exclude Tunnel, Dam and / or Reservoir; Blasting; Offshore Energy / Construction
- Exclude all NY and CO construction

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Any carrier ratings contained herein are as of 05/17/24. A.M. Best ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com).

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