



In-House Umbrella & Excess: Auto & Garage

Product Offering and Requirements

- **Individual risk underwriting**
- Coverage available in 49 states
- Admitted/Non-Admitted paper available (varies by state)
- Increased capacity: can stack multiple programs if needed
- \$1/\$2m GL/\$1m CSL attachment required
- Can provide terms over multiple underlying carriers
- Exposures not eligible include Propane, gasoline, chemical, fertilizer hauling, Public Livery (taxi, black car, public shuttles, etc.), Long-Haul Radius, and Last Mile Delivery (amazon, etc.)
- Target fleets under 100 vehicles total/under 75 heavy/extra heavy

Target Classes

- Moving & Storage
- Towing
- Sand & Gravel Haulers
- Milk Haulers
- Smaller, Rural Waste Haulers
- Home Heating Oil Delivery
- Local & Intermediate Trucking
- Wholesalers & Distributors
- School Bus Contractors
- General Contractors
- Auto Repair & Non Franchised Dealers
- In-Transit Ready Mix Concrete Trucks (in non-construction defect states)

Recent Success

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|------------------------------|-----------|----|-------------------|
| • Towing | \$4mx\$1m | MD | \$250,000 premium |
| • Milk Hauler | \$2mxP | NY | \$54,414 premium |
| • Beer/Beverage Distributor | \$3mx\$7m | IL | \$23,868 premium |
| • Wholesale Food Distributor | \$4mx\$2m | PA | \$41,000 premium |

Send all submissions to submit@whgreene.com

Contact Us

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