

In-House Umbrella & Excess: Habitational RE

Product Offering and Requirements

- **Individual risk underwriting**
- Admitted/Non-Admitted paper available (varies by state)
- Increased capacity: can stack multiple programs if needed
- Work with four exclusive program carriers
- \$1/\$2m attachment needed
- Focus: small to midsize schedules
- Can do buffer layers
- Do not specifically exclude Labor Law

Target Classes

- Homeowners Association
- Condos (can schedule underlying D&O)
- Apartments
- Senior/Independent Living
- Student Housing & Subsidized Housing
- Mixed-use and Commercial LRO

Recent Success

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|---------------------------|------------|-----|-------------------|
| • Condominium | \$5m limit | MI | \$13,500 premium |
| • Student Housing | \$5mx\$5m | OH | \$12,500 premium |
| • Op. Housing Authorities | \$5m limit | NY | \$20,374 premium |
| • Apartment | \$1m limit | NYC | \$10,000 premium |
| • Commercial LRO | \$5m limit | NY | \$190,000 premium |

Send all submissions to submit@whgreene.com

Contact Us

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