



Ironshore Wholesale

2021 new business successes (all regions)

3rd quarter

Environmental

EPIC - Combined GL/pollution

Operations	State	Layer	Premium
Chemical distributor	MI	\$1M/\$2M	\$175K
Environmental contractor	OH	\$1M/\$2M	\$500K
Environmental consultant	NY	\$2M/\$2M	\$10K
Asbestos abatement contractor	NJ	\$1M/\$2M	\$15K
Chemical manufacturer	TX	\$1M/\$2M	\$10K

CELL-Contractors Environmental Legal Liability for Contractors

Operations	State	Layer	Premium
OCIP - apartments	WA	\$5M/\$5M	\$100K
HVAC contractor	CA	\$1M/\$1M	\$55K
OCIP - retail	OR	\$1M/\$1M	\$20K
Underground utility contractor	TN	\$1M/\$1M	\$5K
General contractor	GA	\$5M/\$5M	\$35K

Unsupported excess

Operations	State	Layer	Premium
Emergency response contractor	LA	\$10M x \$10M	\$75K
Manufacturer pollution control equipment	PA	\$15M x \$10M	\$80K
Restoration contractor	CA	\$10M x \$26M	\$175K
Solar contractor	CA	\$5M x \$7M	\$100K
Coating manufacturer	CO	\$5M x \$5M	\$20K

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Excess liability

Construction			
Operations	State	Layer	Premium
Interior commercial renovation contractor	NY	\$10M x \$10M	\$205K
Commercial general contractor (GC)	NY	\$4M x \$10M	\$25K
Owner/GC project specific renovation and rehab public housing properties	NY	\$15M p/o \$30M x \$65M	\$100K
Commercial GC in DC - no residential and no NY work	PA	\$15M x \$20M	\$35K
Carpentry and painting contractor	PA	\$4M x \$5M	\$25K
Wrap - construction of an arena	CA	\$25M x \$100M	\$315K
Project specific - construction of hotel & convention center	TX	\$10M x \$90M	\$55K
Special trade contractor	TX	\$5M x \$5M	\$175K

All Other			
Operations	State	Layer	Premium
Higher education/public university	KY	\$10M x \$30M	\$80K
Higher education/private university	CT	\$10M x \$30M	\$575K
Ski resort	CA	\$5M x \$30M	\$15K
Franchised auto dealership	NY	\$10M x \$10M	\$75K
Parking company	OH	\$10M x \$39M	\$55K
Commercial LRO- warehouses	NY	\$10M x 45M	\$25K
Water heater manufacturer	PA	\$5M x \$15M	\$100K
Safety clothing manufacturer	TN	\$5M x \$5M	\$320K
Real Estate - market rate apartments	CA	\$10M x \$10M	\$25K
Trailer body manufacturer	TX	\$15M p/o \$25M x \$100M	\$75K

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IronHealth

Long term care

Operations	State	Primary and/or excess	Limits	Premium
Continuing care retirement community	PA	Primary and excess	\$1M/\$1M and \$10M	\$630K

Miscellaneous medical facilities

Operations	State	Layer	Limits	Premium
Staffing	CO	Primary and excess	\$1M/\$1M and \$3M	\$390K
Rehab	IL	Primary	\$1M/\$1M	\$60K

Life sciences

Operations	State	Layer	Limits	Premium
Medical device	MA	Primary	\$5M/\$5M	\$25K
Clinical research organization	CA	Primary	\$5M/\$5M	\$30K
Clinical trials	MD	Primary	\$7M/\$7M	\$10K
Over the counter/nutraceuticals	IL	Excess	\$5M/\$5M	\$65K

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IronPro

Management liability				
Operations	State	Coverage	Layer	Premium
Cloud-based education software	CA	Public ABC IPO	\$5M x \$15M	\$730K
Oil and gas E&P	TX	Private D&O	\$5M x \$5M	\$70K
Trucking transportation services	LA	Private D&O/EPLI/FID	\$1M	\$30K
Apparel manufacturing	NY	Private D&O	\$1M	\$30K
Dentist office	CA	Private D&O	\$2M	\$180K
Community development	CA	Private D&O	\$5M x \$10M	\$90K
Renewable energy	OR	Private D&O	\$3M	\$90K
Realty management company	NY	Private D&O six year runoff	\$1M	\$195K
Behavioral health care services	NV	Private D&O/EPLI/Crime	\$5M/\$1M/\$1M	\$55K
Animal protection organization	NY	Private D&O	\$2.5M x \$2.5M	\$25K
Addiction treatment center	SC	Private D&O/EPLI	\$1M	\$20K
Space tourism/engineering	TX	Private D&O	\$1M x \$1M	\$40K

Professional liability (MPL)				
Operations	State		Layer	Premium
Funeral services	TX		\$3M x \$3M	\$220K
Consulting services	CA		\$5M x \$30M	\$50K
Staffing services	AL		\$1M	\$15K
Franchisor	TX		\$5M x \$20M	\$30K

Cyber				
Operations	State		Layer	Premium
IT solutions (SaaS)	IL		\$5M x \$20M	\$75K
Manufacturer	IL		\$5M x \$15M	\$55K

Lawyers Professional Liability (LPL)				
Operations	State		Layer	Premium
Transactional, IP, banking and finance defense firm	IN		\$5M x \$10M	\$35K
Civil and commercial defense	IL		\$5M x \$10M	\$35K
Regional personal injury plaintiff firm	GA		\$10M x \$10M	\$70K
National firm specializing in aviation, mass torts and class actions	IL		\$10M x \$10M	\$60K

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Primary general liability

Construction		
Operations	State	Premium
Concrete contractor	CA	\$55K
Construction management service	CA	\$110K
Commercial roofing contractor	PA	\$160K
Electrical contractor	FL	\$55K
Vehicle transport contractor	MI	\$25K

Manufacturers/distributors		
Operations	State	Premium
Auto parts manufacturer	IL	\$210K
Industrial agriculture products manufacturer	MN	\$25K
Trailer manufacturer	IA	\$115K
Grocery delivery service	NY	\$220K

Wrap/project specific		
Operations	State	Premium
Apartment construction	UT	\$185K
Apartment construction	HI	\$225K
Hotel and casino construction	WA	\$650K
Apartment building renovation	FL	\$90K
Demolition and construction of university building	MA	\$155K

Owners, lessors & tenants		
Operations	State	Premium
Upscale restaurant and Airbnb	RI	\$30K
Massage therapy and skin care schools	FL	\$30K
Hotel	FL	\$50K
Schedule of apartment buildings	AL	\$80K
Restaurant	FL	\$80K

Other		
Operations	State	Premium
HVAC discontinued-operations	NJ	\$30K
Regional agricultural cooperative	AL	\$390K
Event planner	NY	\$55K

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Property

General property shared & layered					
Operations	State	Coverage	Layer position	Layer	Premium
School district	FL	All risk	Excess	\$2.4M p/o \$35M x \$15M	\$75K
Manufacturing	Various	All risk	Primary	\$3.75M p/o \$25M	\$150K
Municipality	ME	All risk	Primary	\$5M p/o \$50M	\$250K
School district	FL	All risk	Primary	\$2.5M p/o \$45M	\$210K
School district	TX	All risk	Excess	\$5M p/o \$25M x \$25M	\$95K
School district	TX	All risk	Primary	\$1.75M p/o \$10M	\$520K
Schools	FL	All risk	Primary	\$3.75M p/o \$75M	\$255K
Public entity	VT	Flood only	Excess	\$2.5M p/o \$20M x \$25M	\$50K
Schools	OK	All risk	Excess	\$2.5M p/o \$25M x \$25M & \$2.5M p/o \$50M x \$50M	\$330K & \$110K
Casino	LA	All risk	Excess	\$5M p/o \$50M x \$25M	\$180K
Port	TX	Wind only	Excess	\$2.5M p/o \$25M x \$25M	\$50K
Winery	CA	All risk	Excess	\$2.5M p/o \$9.3M x \$30M	\$60K
Distillery	Various	All risk	Primary	\$1.87M p/o \$25M	\$345K
Churches	CA	Earthquake only	Excess	\$2.5M p/o \$25M x \$75M	\$50K
Warehouse	CA	Earthquake only	Excess	\$2M p/o \$40M x \$40M	\$115K
Condo	FL	All risk	Excess	\$5M p/o \$50M x \$50M	\$30K
Municipality	CA	All risk	Excess	\$3.75M p/o \$75M x \$90M	\$70K
Schools	WA	All risk	Primary	\$2.5M p/o \$200M	\$110K
Stadium	VA	Flood only	Excess	\$3.5M p/o \$10M x \$15M	\$70K
Food processing	IA	All risk	Excess	\$2M p/o \$20M x \$30M	\$75K
Apartments	Various	Stand alone terrorism	Primary	\$100M p/o \$100M	\$20K
Assisted living	Various	Stand alone terrorism	Primary	\$100M p/o \$100M	\$10K
Education	MA	Stand alone terrorism	Excess	\$100M p/o \$200M x \$100M	\$30K
Wholesale grocery	Various	Stand alone terrorism	Primary	\$186M p/o \$186M	\$25K

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