

LOWER MIDDLE MARKET | CASUALTY

# Appetite Guide, Success Stories, and Contacts

Coverage for low-frequency, moderate-severity risks with premiums between \$25,000 and \$100,000.



Wholesale



## For Our Partners

**AXIS Wholesale brings elevated value to our strategic partners** with an expanded risk appetite available through our new, dedicated Wholesale Lower Middle Market (LMM) business unit.

Our LMM team is backed by the AXIS Wholesale leadership and underwriting you know and trust. We commit to being a market that is **innovative and focused on the highest level of service**, with the permanency and predictability you have grown to expect over the past 20 years.

We will help you find the right coverage solution, no matter how specialized.



# Lower Middle Market

## Primary Casualty Appetite Guide

### Capacity:

\$1,000,000 occurrence/\$2,000,000 aggregate limits

### Deductibles:

\$1,000–\$5,000

### Non-admitted Paper

For risks with premiums greater than \$100,000, please contact our US Primary Casualty team.



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### Hospitality (accommodation and food services)

- Bed and breakfasts
- Civic, service, or social clubs
- Country clubs
- Concessionaires – NOC

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### Mercantile

- Car washes
- Contractors equipment rental
- Retail stores
- Flea markets
- Nurseries/landscaping materials

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### Lessor's Risk/OLandT

- Medical offices
- Office buildings
- Warehouses

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### Amusement/Entertainment

- Hunt clubs
- Mini and frisbee golf
- Shooting ranges
- Special events

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### Contractors (commercial work, with exceptions for residential remodel and repair)

- Carpentry
- Concrete construction
- Electricians
- Fire suppression
- Flooring
- General contractors
- Glazers
- HVAC
- Janitorial
- Landscapers
- Metal works
- Painting
- Plumbing
- Remodelers and tenant improvement
- Roofers
- Service contractors

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### Manufacturers and Distributors

- Appliances
- Apparel/clothing products
- Auto parts (non-critical)
- Consumer products
- Electronic equipment
- Exercise equipment
- Food and beverage
- Furniture and fixtures
- Machinery and machinery parts
- Sporting goods
- Tools
- Toys
- Textile mill products
- Vehicle customization (non-critical/non-structural)

This information is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage is underwritten by a member company of the AXIS group of insurance companies. Coverage may not be available in all states and jurisdictions. Certain products may be offered by AXIS companies that are not licensed in the state and therefore are available only through a licensed surplus lines broker.





# Lower Middle Market

## Primary Casualty Recent Wins

Risk Description	State	Deductible	Premium
ATV trail maintenance	Kentucky	\$5,000	\$75,000
Audio/video equipment rental and installation	Texas	\$5,000	\$57,000
Building renovation contractor	Florida	\$5,000	\$33,075
Cable conduit contractor	Florida	\$5,000	\$25,000
Cajun food processor	Louisiana	\$5,000	\$28,500
Conduit contractor	Georgia	\$5,000	\$25,000
Debris removal	South Carolina	\$5,000	\$25,000
Dormant construction site	New York	\$10,000	\$80,000
Grading and excavation contractor	Michigan	\$5,000	\$29,000
Horse race	Tennessee	\$10,000	\$95,000
Hotel operations	Florida	\$5,000	\$51,900
Indoor skydiving facility	Colorado	\$5,000	\$62,500
LRO shopping center	Florida	\$5,000	\$26,250
Meat processor	Oklahoma	\$5,000	\$29,125
Member-only club with bar and restaurant	New York	\$5,000	\$85,000
Petroleum hauler	North Carolina	\$5,000	\$32,750
Piping and electrical contractor	Texas	\$5,000	\$36,000
Propane wholesaler	Florida	\$5,000	\$35,000
Wire, cable, and chain distributor	Florida	\$5,000	\$40,000

These de-identified examples are included for informational purposes only to show market participation, and are not indicative of a pricing range for other submissions. Submissions will be evaluated on their own individual merits and quoted pursuant to underwriting appetite, coverages requested, risks presented and other underwriting criteria.



# Lower Middle Market

## Excess Casualty Appetite Guide

### Capacity:

\$5,000,000 or less within the first \$25,000,000 x Primary

### Non-admitted Paper

For risks with premiums greater than \$100,000, please contact our US Excess Casualty team.



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### Manufacturing/Products, including, but not limited to:

- Amusement devices
- Auto parts
- Furniture
- Machinery and equipment
- Oil and gas related machinery, fittings, equipment
- Safety equipment
- Sporting goods
- Toys

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### Construction Industry

- Commercial construction (excluding any form of wood frame construction)
- Contractors equipment rental
- Excess contractors protective liability
- Excess railroad protective liability

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### Transportation

- Trucking
- Heavy hauling
- Specialty hauling
- Oil and gas related hauling
- Hazardous materials hauling
- Bus operators (charter, transit, school)
- Van services
- Para transit

- Ambulances (emergency and non-emergency)
- Taxis
- Car services
- Limousines
- Moving companies
- Hired and non-owned exposures
- Excess auto buffers

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### Other Classes

- Wholesalers
- Distributors
- Importers
- Retail trades
- Warehousing
- Oil and gas
- Not-for-profit organizations
- Service industries
- Hospitality industries, including, but not limited to:  
Hotels, motels, bars, restaurants, and taverns,  
nightclubs, catering, gasoline stations and  
convenience stores

- Commercial real estate
- Agriculture operations
- Forestry
- Sports and entertainment (excluding athletic participants)
- Special events
- Non-standard commercial premise operations
- Discontinued products
- Discontinued operations
- Lawn and garden services
- Amusement and water parks
- Gun clubs and shooting ranges

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# Lower Middle Market

## Excess Casualty Recent Wins

Risk Description	State	Limit	Premium
Boiler inspection and repair	New Jersey	\$2,000,000 x Primary	\$30,000
Cold storage facility	Missouri	\$5,000,000 x Primary	\$25,000
Crude oil delivery	Texas	\$3,000,000 x \$2,000,000 x Primary	\$29,500
EIFS contractor	North Carolina	\$2,000,000 x Primary	\$32,500
Electrical contractor	Florida	\$3,000,000 x \$1,000,000 x Primary	\$40,000
Fabricator of conveyor systems	Oregon	\$4,000,000 x \$10,000,000 x Primary	\$60,000
Farm manager	California	\$3,000,000 x \$2,000,000 x Primary	\$30,000
For-hire trucker	New Mexico	\$1,000,000 x \$2,000,000 x Primary	\$60,000
Government contractor	Louisiana	\$5,000,000 x Primary	\$47,500
Hotel/resort	Florida	\$5,000,000 x \$4,000,000 x Primary	\$100,000
Landscaping contractor	Florida	\$2,000,000 x Primary	\$50,000
Pet stores	Wisconsin	\$4,000,000 x \$1,000,000 x Primary	\$73,500
Refuse hauler and recycling operations	Ohio	\$2,000,000 x Primary	\$80,000
Restaurant	Colorado	\$5,000,000 x \$5,000,000 x Primary	\$59,500
Rural electric utility company	Louisiana	\$5,000,000 x \$10,000,000 x Primary	\$40,000
Tradeshow booth designer	Georgia	\$2,000,000 x Primary	\$80,000
Trampoline/amusement center	Arkansas	\$1,000,000 x Primary (Excess GL Only)	\$50,000
Trucking operations	New York	\$3,000,000 x \$2,000,000 x Primary	\$25,000
Waste and refuse hauler	Louisiana	\$5,000,000 x Primary	\$45,000

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# Specialty Solutions, Elevated

More than 20 years of commitment to the E&S space

- Deliver on promises
- Long-term partnerships
- Financial security with AM Best A XV rating
- Established and experienced claims handling
- Responsive underwriting at appropriate risk adjusted terms, conditions, and pricing
- Broad risk appetite



## Your Lower Middle Market Contacts

### Leadership

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