



### TARGET APPETITE

Crum & Forster's Middle Market Solutions group provides customer-focused expertise in the manufacturing, retail, wholesale, hospitality, and commercial real estate industries. We offer a comprehensive blend of thoughtful, solution-oriented underwriting combined with our suite of multi-line products delivered with technical skill, professionalism and the highest standards of service – all aimed at mitigating the cost of risk.

Middle Market Solutions provides a regional carrier feel with the depth, breadth, and expertise of a national carrier.

### Key Differentiators

- Limited Distribution Strategy
- Tenured underwriters with average of 10 years experience
- Flat management structure for quick decision making
- Stewardship services offered at lower threshold than industry
- Ability to offer small and intermediate liability deductibles
- Part of Fairfax Financial Holdings with \$19.8 billion in revenue

### Target Account Profile

- Premium of \$100,000 or greater
- Guaranteed cost
- Prefer multiline coverage with capability for monoline solutions
- Property schedules with TIV up to \$100 million per location, preferred
- Critical CAT exposures up to 20% of total TIV

### Available Coverages

- Commercial Package
- Workers Compensation
- Commercial Auto
- Employment Practices Liability
- General Liability
- Property
- Equipment Breakdown
- Excess

#### MANUFACTURING

- Fabricated Metal Products
- Machine Shops
- Finishing Metal Products
- Electronic Equipment
- Rubber and Plastic Products
- Baked Goods
- Industrial Equipment
- Fasteners
- Furniture and Wood Products
- Leather Products
- Measuring, Analyzing and Controlling Instruments

#### High Hazard Product Manufacturers

- Commercial Machinery
- Metal Working, Agricultural, Construction Equipment
- Auto Parts Manufacturing including limited critical components (excluding steering, safety and technology equipment)

#### COMMERCIAL REAL ESTATE

- Owner Occupied and Lessor's Risk
- Office Buildings, Shopping Centers and Malls

#### HOSPITALITY

##### Hotels

- Business Traveler
- Limited Service Hotels

##### Restaurants

- Fast Casual
- Family Style
- Fine Dining

#### WHOLESALE AND DISTRIBUTION

- Metal Goods
- Apparel
- Hardware
- Beverage
- Office Equipment
- HVAC Equipment
- Computer Equipment
- Motor Vehicle Supplies and Parts
- Industrial Supplies

#### RETAIL

##### Merchandise Stores

- Apparel
- Electronics
- Jewelry
- Stationary
- Music
- Accessories
- Leather
- Optical

#### VALUE ADDED SERVICES

- In-house claims and risk engineering teams
- Customized stewardship plans tailored to each customer
- Online risk management tool (RMIS) for both policyholders and producers providing access to customized reports, executives summaries, and detailed information such as file notes, status reports and loss runs.



MANUFACTURING	3549 – Industrial machinery and equipment: Metalworking machinery, NEC	Package with Auto, Workers’ Compensation, Excess	\$317,000
	3452 – Fabricated metal products: Bolts, nuts, screws, rivets, and washers	Package with Auto	\$190,000
	3536 – Machinery or machinery parts: Manufacturing industrial type overhead traveling cranes, hoists, and monorail systems	Package with Auto, Workers’ Compensation	\$350,000
	3444 – Fabricated metal products: Sheet metal work	Commercial Auto, Workers’ Compensation	\$246,000
	2511 – Furniture and fixtures: Wood household furniture, except upholstered	Workers’ Compensation, General Liability	\$135,000
WHOLESALE	2038 – Food and kindred products: Frozen Specialties, NEC	Package with Auto, Excess	\$642,000
	5013 – Wholesale trade - durable goods: Motor vehicle supplies and new parts	Package with Auto, Excess	\$133,000
	5063 – Wholesale trade - durable goods: Electrical apparatus and equipment wiring supplies, and construction materials	Package with Auto, Workers’ Compensation	\$200,000
	5141 – Wholesale trade - nondurable goods: Groceries, general line	Package with Auto, Workers’ Compensation, Excess	\$158,200
HOSPITALITY	5181 – Wholesale trade - nondurable goods: Beer and Ale	Commercial Auto, Workers’ Compensation	\$326,000
	7011 – Business traveler / limited services hotels	Package with Auto, Workers’ Compensation	\$104,000
	5812 – Eating and drinking places: Fast casual and casual family	Property, General Liability, Liquor, Commercial Auto, Workers’ Compensation	\$970,000
	5812 – Eating and drinking places: Casual dining	Property, General Liability, Liquor, Commercial Auto	\$1,375,000
REAL ESTATE	5812 – Eating and drinking places: Fine dining restaurants	Property, General Liability, Liquor, Commercial Auto	\$180,000
	6512 – Real estate: Operators of nonresidential buildings	Package with Auto, Excess	\$285,000
RETAIL	6531 – Real estate: Real estate agents and managers	Commercial Auto, Workers’ Compensation	\$600,000
	5611 – Apparel and accessory stores: Men’s and boys’ clothing and accessory stores	Package with Auto, Excess	\$84,000
	5948 – Miscellaneous retail: Luggage and leather goods stores	Commercial Auto, Workers’ Compensation	\$128,000

## CONTACT

[www.cfins.com](http://www.cfins.com)