



NATIONAL E & S
INSURANCE BROKERS

SPECIALTY WHOLESALE INSURANCE BROKERS

In House Excess Casualty Program

In House Excess Casualty Binding

The Direct Access Excess Casualty Program provides retail agents with streamlined access to excess casualty capacity for small to mid-sized commercial risks across seven key industry segments.

National E&S offers the **Direct Access Excess Casualty Program, an in-house pen program** built to give our retail partners a clear edge in the excess marketplace. We have the pen for underwriting decisions within this program, allowing us to evaluate submissions directly, provide decisive feedback, and structure excess placements with a practical understanding of attachment strategy, loss history, and exposure profile.

Combined with real-time pricing and quote-to-bind capability, the program is designed for efficient placement while maintaining disciplined underwriting standards.

Program Highlights

- Access to over 675 eligible ISO class codes
- Real-time pricing during the quoting process
- Quote, bind, and issue capabilities
- Immediate notification if a risk is declined
- Rapid policy change functionality
- Underwriting support when needed
- Premiums starting at \$575

Limits

- Lead excess and high excess limits within the first \$26MM of coverage for approved risks
- Up to \$5MM in limits
- Participation anywhere within a \$26MM excess tower
- Ability to schedule multiple lead excess policies within the same tower

Target Industry Segments

- Restaurants
- Hospitality
- Real Estate
- Commercial and Residential Contractors including custom home builders
- Distributors
- Light Manufacturing
- Service Industries

National E & S Insurance Brokers, Inc.

In CA dba Environmental E&S Insurance Services, CA Insurance Lic. #0F09690

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www.nationaleands.com



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Exposure Thresholds

- Payroll up to \$2.5MM
- Revenue up to \$15MM
- Restaurants up to 60% liquor sales
- Land up to 10,000 acres
- Apartments up to 750 units
- Real estate up to 1,500,000 square feet
- Dwellings up to 150 units
- Fleet up to 25 vehicles
- Subcontractor costs up to \$5MM

Excluded Classes

- Contractors in Colorado or New York
- Trucking and logistics
- Energy risks
- Assisted living and nursing homes
- Sorority or fraternity housing
- Nightclubs
- Auto dealers
- Special events
- Contractors working on OCIP's
- Liquor liability not available in AK, AL, DC, HI, MA, NC, PA, RI, SC, VT, WV

Submission Requirements

- Completed ACORD application
- Applicable supplemental forms for primary Auto or GL
- Underlying policies
- Underlying loss runs



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