



Argo Casualty

Argo Casualty's excess and surplus lines platform provides general liability and excess coverage to the premises and products segments for commercial customers.

Argo Casualty is committed to providing excellent service and to building and maintaining long-term relationships with its valued clients.

Partnership Focus

Argo Casualty is committed to a quick turnaround time on your submissions and strives for 24-hour service on middle-market business. In return, submissions should fit Argo Casualty's appetite, which gives the team the best shot to write risk with you. This simple formula will foster mutual growth.

Primary Coverage

The Argo Casualty team specializes in writing general liability risks with GL limits up to \$2 million. The team entertains hospitality, premises and products risks on an occurrence or claims-made form.

Ancillary coverage can include garagekeepers legal liability, hired and non-owned auto liability, stop-gap liability, riggers liability, and employee benefits liability, among others. The team also can write coverage for standalone products completed/operations liability and discontinued products.

Prohibited Classes

- Motel/bar/tavern
- Bridge/grain elevator repair, service and installation
- Pharmaceuticals
- Rail
- Habitational real estate
- Wildfire exposures
- Invasive medical products

Excess/Umbrella Coverage

Excess/umbrella coverage complements Argo Casualty's primary niches. The company provides umbrella or lead excess coverage with capacity up to \$25 million in limits, depending on the attachment. Argo Casualty will sit at a variety of attachment positions and over a variety of underlying coverages, including general liability, auto liability, foreign coverages and others. Writing over state worker compensation funds will be considered.

Argo Casualty writes supported and unsupported excess with capacity of:

- \$10 million in lead position
- \$15 million excess of \$10 million
- \$25 million excess of \$25 million

SUBMISSIONS

casualty@argogroupus.com

Insurance coverage may be provided by Argonaut Insurance Company, Argonaut Midwest Insurance Company and Colony Specialty Insurance Company. Some types of insurance coverage may only be provided by Colony Insurance Company and Peleus Insurance Company, which are authorized surplus lines insurers. This highlight sheet contains only product summaries. All insurance coverage is subject to the language of the insurance policies, as actually issued.



Middle-Market Appetite

Argo Casualty has made it easier to place your brokerage casualty business by simplifying the submission process and creating continuity of products.

Argo Casualty offers primary, high-limit general liability and supported and unsupported excess for premises and product opportunities, as well as unsupported excess for construction risks.

Hospitality

- Fine dining
- High-end resorts and hotels
- High-end rooftop lounges and nightclubs

Premises

- Commercial real estate
- Lessor's risk
- Membership organizations
- Mercantile
- Museums, galleries and gardens
- Office buildings
- Personal service operations
- Real estate development property
- Vacant buildings and vacant land
- Warehouses
- Janitorial services (office exposure)

Products

- Air conditioning/HVAC equipment
- Automotive equipment (non-critical)
- Boilers
- Clean energy (fuel cells, turbines, batteries)
- Industrial products including heavy machinery, component parts
- Future risks (no loss history, requires research; underwriters are empowered to consider these)
- Internet of things (IoT)
- Hydroponics
- Smart devices
- Hardware associated with autonomous driving
- Compressors and valves
- Contractors/farm equipment
- Conveyor/material handling
- Electrical and electronic equipment
- Farm equipment
- Instruments and gauges
- Machine shops
- Machinery and equipment
- Medical products and equipment (non-invasive)
- Pipes, tubes, pumps and compressors
- Sporting goods
- Tool and die
- Wind turbine

Key Coverage/Endorsements Available

- Batch clause
- Limited products withdrawal expense (reimbursement form)
- Limited worldwide coverage (reimbursement form)
- Unintentional errors and omissions (E&O)

Basis of Coverage

- Occurrence or claims-made policies

Coverage Amounts

- Minimum policy deductible
 - \$1,000 exceptions on a case-by-case basis
 - Self-insured retentions \$25,000 to \$250,000

Coverage Limits

- \$1 million per occurrence
- \$2 million general aggregate
- \$2 million products aggregate

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Unsupported Excess Coverage

Lead-layer, mid-excess and high-excess liability coverage for small, medium and large companies

Argo Casualty provides supported capacity over our primary offerings. Specialty Excess offers customized solutions for your accounts. Argo Casualty provides immediate feedback on tougher E&S risks, with a focus on providing options instead of flat declines. Underwriters are forward looking and creative in their underwriting approach.

General Appetite

Products

- Industrial products: machinery/equipment manufacturing, alternative energy parts, agricultural machinery
- Component products (made for other manufacturers)

Commercial and Residential Contractors

- Artisan contractors and subcontractors: small to medium painters, carpenters, electricians and plumbers, etc.
- General contractors: small to medium commercial contractors with greater than 50 percent of work subbed out
- High-excess OCIPs/CCIPs (outside of New York)
- Owner's interest
- Paper general contractors
- Construction managers
- Designer-led/design/build
- Interior build-outs/renovations

Industrial Contractors

- Boiler and tanks
- Cable/power lines and general utility
- Contractors/farm equipment

- Demolition (with exception of New York)
- Drilling – water, gas and geothermal
- Excavation
- Metal erection
- Oil and gas
- Painting
- Pipeline construction
- Plumbing
- Sewer, gas and water mains (with exception of New York)
- Street and road

Premises-Related Exposures

- Commercial real estate, including mixed-use
- High-end hospitality, including large resorts, hotels, restaurants, single-location nightspots
- Wholesale distributors/warehousing
- Financial institutions (excluding professional liability)

Miscellaneous

- Municipalities (less than 250,000 population)
- Non-profit organizations
- Janitorial services
- Special events

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Unsupported Excess Coverage

(continued)

Small/Middle Market

Argo Casualty issues policies in a variety of excess positions, including ventilated layers, with capacity up to \$25 million in limits depending on the attachment point.

Excess liability coverage is available over the following underlying coverage:

- General liability
- Auto liability
- Employers' liability
- Foreign liability
- Excess over other fringe coverage also available

Coverage Provided

- Admitted and non-admitted options
- Occurrence or claims-made
- Follow-form excess or umbrella
- Excess of underlying insurance or retained limit

Capacity Afforded

- \$10 million in lead position (\$5 million for New York construction)
- \$15 million excess of \$10 million
- \$25 million excess of \$25 million

For online quoting please visit express.argogroupus.com.

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