



SMALL BUSINESS CASUALTY

Did you know that Denali Specialty has expertise on smaller risks with a focus on Contractors and OL&T- Premises related exposures?

We offer our retail partners an alternative to the traditional alpha-house small business binding authority markets by proving a broader risk appetite than most other intermediaries.

We do not have a specific definition of a “small risk” and treat every account with equal importance and value.



Target Classes:

- **Contractors (General Contractors and Artisan Trade Contractors)**

- Primary classes written include:

- ◊ Carpentry and Demolition;
- ◊ Roofing Contractors;
- ◊ Dry Wall;
- ◊ Electricians;
- ◊ Excavation or Grading of Land;
- ◊ HVAC;
- ◊ Metal Erection;
- ◊ Remodelers - Commercial and Residential;
- ◊ Painting; Plastering, EIFS or Stucco;
- ◊ Swimming Pool Installation;
- ◊ Truckers
- ◊ **Most other classes are also acceptable!**

Policy Structure:

- Commercial General Liability and Owners Contractors Protective
- Deductibles- Zero to \$5,000
- Minimum Premiums generally start at \$500

Target Classes:

- **Premises Operations (OL&T)**

- Primary classes written include:

- ◊ Apartments and Condo Owners Associations;
- ◊ Consultants;
- ◊ Hotels;
- ◊ Facilities, Events; or Clubs;
- ◊ LRO;
- ◊ Mobile Home Parks;
- ◊ Habitational Risks;
- ◊ Office Premises;
- ◊ Restaurants;
- ◊ Shopping Centers;
- ◊ Vacant Buildings or Land
- ◊ **Nearly 500 classes eligible!**

Submission Requirements:

- ACORD Applications including Applicant and General Liability section along with Supplemental applications where appropriate
- 3-5 year currently valued company loss runs or NKLL if new venture
- Website information, if available; and target premium, if known

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