

Denali Specialty can offer Excess and Buffer Layer Business on both a supported and unsupported basis. Umbrella or Excess Following Forms.

The classes we typically target include construction, importers and distributors, product manufacturers and OL&T or premises-related operations.

We offer exceptional service and fast turn-around time on every account!



Target Classes:

- Commercial and Residential Contractors;
- Contractors and Farm Equipment Rental;
- Cosmetics and Personal Care Products;
- Energy Related Classes;
- Environmental related Classes;
- Farm or Ranch Operations;
- Forest Products, including pulp, paper, lumber and wood products;
- Habitational, including Apartments and Condominiums;
- LRO / Retail;
- Machine Shops or Heavy Industrial;
- Recreational Facilities and Resorts;
- Special Events;
- Sporting Goods; and
- Truck and Trailer Manufacturers

Avoided Risks (Generally):

- Large Auto Fleets ; and
- Extra-Heavy Trucks or Tractors

Policy Structure:

- Follow Form Excess or Umbrella over Claims Made or Occurrence forms;
- Minimum Premium per layer as low as \$500!

Underlying Requirements:

- Automobile Liability - \$1,000,000 CSL;
- Employers Liability - \$100,000 / \$500,000 / \$100,000;
- General Liability—\$1,000,000 / \$2,000,000 / \$1,000,000;
- Liquor Liability—\$1,000,000 / \$1,000,000

Submission Requirements:

- ACORD Commercial Applications including Applicant section, Umbrella section, Commercial General Liability section, Copy of the UL quotes/policies;
- Complete description of operations;
- Supplemental applications where appropriate;
- Auto fleet breakdown by vehicle type, including radius of operations and commodities hauled;
- Five year currently valued company loss runs with a description of any large losses;
- Website information, if available; and
- Target premium, if known

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