

UFG INSURANCE HIT LIST

focusing on success



UFG SPECIALTY
WINTER 2025

EXCESS LIABILITY	STATE	PARTICIPATION	PREMIUM
Distributor: Beverage and food worldwide	IL	\$2.5M p/o \$5M x \$10M	\$2.2 M
Supplier: Traffic control and equipment sales and rental	IL	\$5M x \$5M	\$1.9 M
Manufacturer: Paint and coatings	MO	\$2M x \$2M	\$1.7 M
Trucking	AR	\$2.5M p/o \$5M x \$41M	\$1.6 M
Contractor: HVAC and refrigeration maintenance and replacement	FL	\$2M x \$3M	\$1.2 M
Services: Janitorial	KS	\$2M x \$5M	\$1.2 M
Contractor: Asphalt paving	TX	\$2m x \$1M	\$722 K
Supplier: HVAC equipment and supplies	NJ	\$2M x \$2M	\$556 K
Hospitality: Franchise restaurants	CT	\$1M x \$1M	\$525 K
Services: Waste collection and recycling facility	CA	\$5M x \$11M	\$271 K
Grower/distributor: Vegetable produce	CA	\$5M x \$11M	\$245 K
Construction: Commercial wrap-up	FL	\$2.5M p/o \$5M x \$10M	\$218 K
Supplier: Residential and commercial construction materials	OH	\$4M x \$31M x \$58M GL/\$60M AL	\$156 K
Services: Auto body shop	CA	\$5M x \$5M x \$1M	\$147 K
Distributor: Water	WI	\$5M x \$6M	\$125 K
Hospitality: Franchise restaurants	IA	\$5m x \$4m x \$1m x \$1	\$78 K
Construction: Street and road work	ND	\$5M p/o \$10m x \$2M	\$52 K
Retail: Grocery stores	NY	\$2M x \$1M	\$48 K
Services: Employment agency	IL	\$2M x \$1M	\$43 K
Retail: Convenience store w/bar and slot machines	NV	\$2M x \$1M	\$40 K
Real estate: Warehouse	TX	\$3M x \$16M	\$30 K

EXCESS/QUOTA SHARE/MONOLINE INLAND MARINE	STATE	PARTICIPATION	PREMIUM
Builders risk: New construction — multi-unit residential	CA	\$14M p/o \$26M x \$25M (\$51M TIV)	\$174 K
Builders risk: Ground up construction — hotel	UT	\$6M p/o \$19M TIV	\$73 K
Builders risk: Renovation — fire damaged town homes incl. existing structures	MN	\$3.7M TIV	\$63 K
Builders risk: Mid-term commercial renovation	ID	\$5.6M TIV	\$59 K
Builders risk: Commercial renovation and new construction	CA	\$4.7M p/o \$9.3M TIV	\$50 K
Builders risk: Mid-term new construction — mixed-use retail and apartments	CA	\$3M TIV	\$39 K
Scheduled property floater: Commercial offices condo HOA (outdoor property only)CA	CA	\$2.9M TIV	\$31 K

EXCESS/QUOTA SHARE/MONOLINE PROPERTY	STATE	PARTICIPATION	PREMIUM
Manufacturer: Carpentry work — wood roof and floor trusses	IL	\$2.5 M p/o \$5M (\$38M TIV)	\$163 K
Lessor's risk only: Tenant auto repair w/tire repair shop	TX	\$3.7M TIV	\$59 K
Warehouse w/offices	WA	\$2.6M TIV	\$40 K
Events center: Wedding and corporate events center	CO	\$4.5M x \$12.5M (\$17M)	\$38 K
New build convenience stores w/gas stations	LA	\$4M TIV	\$35 K
Lessor's risk only: Vacant commercial building	AZ	\$3M Stop Loss Limit (\$4M TIV)	\$31 K

We appreciate your business! Review our Specialty appetite and email submissions to wholesale@unitedfiregroup.com. Questions? Your UFG Specialty team is ready to help. Call us at 319-247-6421.



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UFG Insurance is the marketing name used to refer to United Fire & Casualty Company and its property and casualty subsidiaries and affiliates. This is for informational purposes only and is accurate as of the publication date. Some coverages and coverage options listed and insurance programs may not be available in all states.

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