

WHOLESALE DISTRIBUTION



MIDDLE MARKET

THINK UFG For your wholesale distribution

To get a quote, email the app to doingbusiness@unitedfiregroup.com.
Our underwriters are here for you!

From purchasing goods to delivering them, moving the supply chain means wholesale distributors encounter diverse and complicated risks every day. The underwriters at UFG Insurance understand and have the deep expertise necessary to help comprehensively cover this vital economic industry. Our specialized capabilities target the unique needs of the ever-evolving wholesale distribution process, creating a robust insurance solution to count on.

UNDERWRITING APPETITE

UFG offers a broad appetite for various distributors, specializing in metal goods, motor vehicle parts, hardware, electronics and appliances, as well as plumbing, heating and refrigeration equipment and supplies.

Preferred risk characteristics:

- Durable goods
- Commercial users
- Manufactured domestically
- Limited assembly, packaging or labeling
- Effective fleet management practices or products shipped by a common carrier
- Facilities with adequate sprinkler protection
- Product tracking/recall programs and effective risk transfer
- Strong safety culture

Target SICs:

- Motor vehicle supplies and parts (5013)
- Electrical goods (5045, 5063, 5064, 5065)
- Hardware, plumbing, heating and refrigeration equipment (5072, 5074, 5075, 5078)
- Commercial and industrial supplies (5046, 5085, 5087, 5099)
- Office equipment (5044)
- Steel/metal (5051)

INSURANCE COVERAGES

Options may include:

- General liability
 - Broadened named insured
 - Various additional insured grants automatically included, with even more available standalone
 - Newly formed or acquired organizations enhancement
 - Care, custody and control property damage coverage sublimit
- Property
 - Blanket limits available
 - Earthquake and flood coverage available
 - Enhanced ordinance or law coverage
 - Flexible wind/hail deductibles – flat dollar or percentage
 - Newly acquired or constructed property enhancement
- Auto
 - Broad form named insured
 - Additional insured when required by contract
 - Hired and non-owned auto (HNOA) physical damage
 - Waiver of subrogation
- Workers compensation
 - Pay as You Go billing option
 - Dividend programs (where available)
 - Voluntary compensation
 - Foreign coverage
- Inland marine
 - Warehouse legal liability
 - Trip transit
 - Monoline coverage can be bundled
 - Dedicated inland marine team





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Learn more about our insurance for wholesale distribution at ufgmarketingsolutions.com.

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RISK CONTROL SERVICES

Risk control is part of UFG’s collective of in-house experts, providing consistency and dependability that our agents expect when doing business with us. Our team puts specialized skills and advanced technology to work for a broad range of industries, including wholesale distribution. We partner with our insureds to learn about their business through a holistic risk-management approach based on open, candid conversations. This two-way discussion sets us apart — allowing us to apply expertise that runs deeper than checking boxes and running reports — to offer trusted recommendations.

Exemplary consultative services are available to eligible policyholders, such as these and more:

- United Vendor Network to strengthen business resilience
- Risk assessments that include holistic review of operations
- Flexible, virtual assessments with tenured risk consultants
- Builders risk and construction defect hazards
- Thought-leadership solutions to emerging threats
- Identifying benefits of quality assurance and quality control processes
- Access to our digital resources



Preview a sample of resources we offer wholesale distribution by scanning the QR code or visiting ufginsurance.com/insurance/services/risk-control/risk-control-resources/wholesale-distribution.

RESPONSIVE CLAIMS

With skilled claims professionals strategically located throughout the country, a dedicated unit for complex exposures and construction defect claims, and service-focused claims advocates who serve as a single point of contact, we strive to provide an exceptional claims experience — keeping people at the heart of every claim.

We strive to resolve claims as quickly as possible with:

- 24-hour reporting and response capabilities
- Field claim specialists providing in-person service
- Real-time access to claims notes within ufgAgent
- Convenient tools such as direct deposit and CorVel’s Advocacy 24/7 Triage Telemedicine

