



*Universal Shield Insurance Group (USIG) and its member companies, Universal Fire & Casualty Insurance Company (UFCIC - Admitted) and Shield Indemnity (Shield – E&S), currently underwrite commercial property, general liability, business owner’s package (BOP), commercial multi-peril (CMP), and inland marine products. UFCIC targets those risks that are managed in such a way that they deserve to qualify for, and enjoy, the additional advantages in security and coverage offered by an admitted product. Risks not qualifying for admitted coverage can be bound in the surplus lines via Shield.*

Via a higher standard of acceptance, expert underwriting rules, advanced analytics, and external data sources to supplement standard risk information, the majority of UFCIC’s target business can “graduate” from the surplus lines and be provided with a superior coverage form in the admitted marketplace. If we are not able to bind a risk with our admitted product, Shield can provide a suitable surplus lines product to meet the needs of the customer. Few carriers can provide such service within a single technology and underwriting platform and without other carriers’ cumbersome operational silos.

While many admitted insurers’ risk appetites ebb and flow in tandem and find themselves chasing the same risks based on price, UFCIC’s target is that overlooked small well managed business that is stable, has consistent operations, has proven concern with risk management, a demonstrated ability to finance and maintain its operations, and has management and ownership with experience and quality of character.

USIG’s risk selection and underwriting process is rigorous and facilitated by cutting-edge technology that our distributors use via a web-based portal to rate, quote, bind, and issue the policy through an approval process overseen by complex business rules, automation, state-of-the-art artificial intelligence, Big Data, and underwriter assisted processes.

### Admitted High Level Appetite Criteria



Annual Revenues less than \$5,000,000



50 Employees or less



\$2,000,000 TIV / Location  
Higher limits available



Biz at location 2+ years  
Loss free for 3 years  
Insured with no lapses



No regulatory violations  
No licensing violations



No unsatisfied judgements  
No Current Litigation



Current on tax payments  
Well maintained buildings  
Current on mortgages



USIG has a number of risk appetite criteria exceptions – please call us to speak to an underwriter

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# Representative Risk Class Appetite

<b>This is a partial list – call or email with questions</b>	Building Cleaning, Power Washing	Janitorial Services	Window Cleaning
<b><u>Special Services Classes</u></b>	Communication Equipment Installation, Service, Repair	Landscape Gardening / Lawn Care	Wrecking Buildings / Structures
Barber Shops, Beauty Parlors, Nail Salons / Manicurists	Concrete Construction	Locksmiths	<b><u>Hospitality &amp; Habitational Classes</u></b>
Car Washes	Debris Removal	Masonry Contractors	Amusement Centers
Churches	Door / Window Installation	Metal Erection Contractors	Apartments
Laundries & Laundromats	Driveway & Parking Lot Paving	Orchards / Vineyards Contractors	Bed & Breakfasts
Office Only Exposures	Drywall Contractors	Office Machinery Installation / Service	Campgrounds & RV Parks
<b><u>Contractors Classes</u></b>	Electrical Contractors	Painting & Wall Paper Contractors	Club Houses – Use Halls
Contractors – Executive Supervisors/Superintendents	Earth Moving Contractors	Parking Lot & Asphalt Maintenance	Dwellings & Commercial Condominiums
Artisan & Service Contractors	Fence Erection Contractors	Plumbing Contractors	Mobile Home Parks
Alarm Installers	Floor Covering Installation	Roofing Contractors	Hotels & Motels
Appliance Installation & Repair	Freight Forwarders / Brokers	Septic System & Sewer Cleaning	Restaurants
Auctioneers	Furniture / Fixture Installation	Sheet Metal Contractors	<b><u>Retail Stores &amp; Other Mercantile</u></b>
Cable Installation Contractors	Greenhouse Erection	Sign Contractors	Antique Stores, Clothing Stores, Florists
Carpentry	Handyman Services	Solar & Wind Renewable Energy	Hardware Stores
Carpet, Rug, Upholstery Cleaning	HVAC Contractors	Swimming Pool Contractors	Shopping Centers
Ceiling / Wall Installation	House Furnishings Installation	Tree Pruning & Removal	Tobacco Stores
Chimney Sweeps / Fireplace Services	Interior Decorators	Upholstery Contractors	<b><u>Lessor's Risk Only</u></b>

Note: UFCIC & Shield's detailed underwriting manual documents specific terms, conditions, limitations, and exclusions for the above classes of business. Our class appetite list is subject to change at any time.

## For more information, please contact:

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