

Excess Insurance

Fundamental Underwriters provides excess liability insurance tailored for mid- to large-size insureds, specializing in complex, hard-to-place excess and surplus (E&S) risks. We deliver competitive pricing and tailored coverage through strategic partnerships with a select group of appointed wholesale brokers. Our team offers a broad risk appetite, flexible underwriting and deep excess and surplus expertise to deliver customized solutions.

Capability

- Up to \$5M in excess capacity
- Supported or unsupported
- Quota shared capabilities
- “A” (Excellent) by A.M. Best (financial size XIV)

Minimum Premiums

- Policy issuance minimum premium: \$25k

Underlying Minimum Limits Required

- General Liability: 1/2/2
- Auto Liability: \$1M Combined Single Limit
- Employers Liability: 1/1
- Liquor Liability: 1/1
- Employee Benefits Liability: 1/1

Targeted Classes



Hospitality

- Hotels
- Restaurants, Dining and Taverns
- Banquet Halls
- Country Clubs



Products and Manufacturing

- Building Materials
- Clothing and Apparel
- Consumer and Non-Consumer Products
- Machinery and Equipment
- Metal Goods
- Safety Products



Premises and Distribution

- Office Buildings
- Apartments
- Warehouses
- Shopping Centers



Out of Appetite

- NYC – Five Borough Business
- Public Entities
- Gentlemen’s Clubs and Nightclubs

Mission Statement

Expertly delivering and servicing tailored insurance offerings via unique underwriting solutions, customized loss control services and proactive claims management for targeted specialty accounts.

