



Shared and Layered Property

Argo Property provides a full suite of property products to its wholesale trading partners. All business is written on a non-admitted basis on A.M. Best “A”-rated carriers and bears the full security of an Argo Group company. Argo Property offers primary and excess capacity on a shared and layered basis for insureds with greater than \$50 million of total insurable value (TIV).

PRODUCT OFFERINGS

All products can be written on a primary or excess basis dependent upon risk characteristics.

- All risks including flood and earthquake
- Wind/hail only
- Named windstorm only
- Difference in conditions (DIC) including flood and earthquake
- Deductible buybacks – AOP and CAT perils

CARRIER

Coverage will be written on a non-admitted basis on Colony Specialty, Colony Insurance or Peleus Insurance Company papers.

TARGET CLASSES

- Real estate
- General commercial risks
- Public entity
- Vacant buildings
- Restaurants
- Low-hazard manufacturing
- Apartments, condominiums, hotels and motels
- Warehousing and distribution

INELIGIBLE CLASSES

- Energy
- High-hazard manufacturing
- Agriculture/crops
- Large CBI exposures
- Food processing and distribution
- Lumber/sawmills
- Recyclers or any type of salvage operation
- Dealers open lot
- Primary habitational

PRODUCT HIGHLIGHTS

- TIV > \$50 million
- Minimum premium is \$25,000
- Proprietary excess form or broad manuscript form: 30+ sublimits included
- Profit-sharing incentives: policy level

SEND SUBMISSIONS TO:

uspropertysubmissions@argogroupus.com

Please allow for 90-day clearance for commercial accounts and 120-day clearance for public entity accounts.

REQUIRED SUBMISSION INFORMATION

Submissions must contain account specifications, including program limits and sublimits, layering/targeted pricing, description of operations, electronic SOV with COPE information and at least five years of hard-copy loss runs. Please “cc” a designated underwriter if you would like to specifically assign a submission to a team member.

Also, please provide the coded producing broker who is responsible for the submission. We capture the producing broker, not the marketing associate.

Insurance coverage may be provided by Argonaut Insurance Company, Argonaut Midwest Insurance Company and Colony Specialty Insurance Company. Some types of insurance coverage may only be provided by Colony Insurance Company and Peleus Insurance Company, which are authorized surplus lines insurers. This highlight sheet contains only product summaries. All insurance coverage is subject to the language of the insurance policies, as actually issued.