

Wholesale Brokerage/Binding

Products Liability

Products Liability on a primary basis is traditionally one of the most difficult lines of coverage to market. As a result of our casualty underwriting expertise and of our excellent selection of available markets, we at Greene & Associates have successfully placed a wide variety of Products-driven risks. Coverage is available on both occurrence and Claims-made Forms. In some cases, a full-fledged CGL policy can be offered. Limits to \$1,000,000 or \$2,000,000 are available, and excess layers can be placed. Policies written have had deductibles as low as \$1,000 and self-insured retentions as high as \$250,000.

Our past successes include:

- Auto Parts
- Abrasives
- Boats/Yachts
- Commercial Cleaners
- Cosmetics
- Fertilizers
- Industrial Boilers
- Jewelry
- Ladders & Scaffolding
- Medical Equipment
- Sporting Goods
- Toys

Please remember to include financial information, brochures and related data with your submission. Even though the application asks that you summarize prior premium and loss history, please be sure to give us complete details of expiring coverage and currently valued loss runs.

Directors & Officers Liability

This line of coverage is underwritten by professionals whose view of insurance is sometimes radically different from that held by the typical property-casualty underwriter. Well aware of this fact, our principals have spent substantial time increasing their knowledge of Directors & Officers Liability coverage and the underwriters who handle it. As a consequence, we have access to a number of markets, most of whom are offering coverage on an admitted basis. Individual risk limits are available to \$10,000,000 or more. We can assist you in placing both not-for-profit and for-profit entities, including Financial Institutions.

Several specialty coverages are also available which are written subject to the proof of the existence of, or in a "package" with, Directors & Officers Liability coverage. Specific applications are needed for these lines, some of which are:

- Association Professional Liability
- Bankers Blanket Bonds
- Employee Pension/Welfare Plan
- Fiduciary Liability General Partnership Liability
- Insurance Companies E&O
- Investment Counselors E&O
- IRA and Keogh E&O
- Kidnap, Ransom & Extortion
- Mutual Funds E&O

If you need one of these special applications, please let us know.

Professional Liability – Errors & Omissions

Greene & Associates has several markets writing a wide variety of medical and non-medical Professional Liability, Errors & Omissions and Libel/Slander-related coverages. Coverage is often available on an admitted basis. Policies are written on both Claims-Made and Occurrence Forms, depending on the individual risk. Deductibles vary from “nil” to \$100,000. Limits as high as \$10,000,000 are available for some classes. Some underwriters require that they write the GL coverages as well as the Professional Liability. Certain association programs must be placed in conjunction with the Directors & Officers Liability.

Representative Risks Include:

- Advertising Agencies
- Abstractors
- Arch. & Eng.
- Broadcasters
- Collection Agencies
- Computer Software Designers
- Drug Clinics
- Employment Agencies
- Ins. Agents & Brokers
- Ins. Inspectors
- Home Health Care
- Lawyers
- Mental Health Clinics
- Medical/X-ray/MRI Labs
- Management Consultants
- Publishers
- Real Estate Agencies
- Travel agents

Every Risk is unique and most classifications require specific applications. If you encounter a class not listed or if you need an application, give us a call.

Property & First Party Insurance

We represent a variety of markets, making it possible for us to consider almost every submission regardless of size or class. Whether limits are sought on a Stop Loss, Excess, Quota Share or Blanket basis, we have the capability of obtaining capacity for your accounts.

A representative sampling of risks successfully underwritten include the following:

- Oil Refineries
- Apartment Complexes
- Hotels
- Municipalities
- Plastic Manufacturers
- Restaurants
- Vacant Buildings
- Machine Shops
- Bingo Halls
- Chemical Manufacturers
- Historical Landmarks
- Supermarkets

Our markets have capacity for a variety of coverages often associated with Inland Marine including:

- Contractors Equipment Floaters
- Auto Physical Damage
- Scheduled Articles Floaters
- Warehousemen Legal Liability
- Truck Physical Damages
- Fine Art Floaters
- Excess Crime DIC

We have been extremely successful in placing the more difficult property-related coverages needed by banks and other financial institutions, such as Real Estate Owned (Mortgage Interest) and Mortgage Impairment Insurance.

While our specialty is the distressed or “one-of-a-kind” risks, we can compete with standard companies on large schedules. We also have some capability to place package programs competitively.

We welcome your questions and submissions.