

Small Business Casualty Insurance

Hamilton Select



Hamilton Select's Small Business Casualty Division delivers rapid underwriting solutions for difficult, distressed, unique, and hard to place small business risks.

We specialize in primary casualty placements for U.S. domiciled small business accounts requiring flexible underwriting judgment, efficient turnaround, and responsive service.

Our focus is small business risks – typically under \$20,000 in premium – across construction, premises driven, and select manufacturing and distribution classes.

OUR OFFERING

A A.M. Best Financial Strength Rating

- › Distributed exclusively through the wholesale broker channel
- › Dedicated, experienced in-house claims handling
- › Primary General Liability
- › Hired and Non Owned Auto Liability
- › Supported excess casualty options available for qualifying submissions

TARGET CLASSES

- General and trade contractors
- Artisan construction risks
- Security and guard services
- Premises driven OL&T accounts
- Habitational and hospitality risks
- Select manufacturers and distributors

FEATURES AND HIGHLIGHTS

- Primary limits up to \$1,000,000 per occurrence / \$3,000,000 aggregate
- ISO General Liability (CG 00 01) and OCP (CG 00 09) forms
- Deductibles available up to \$10,000
- Broad appetite for distressed, non renewed, and prior loss accounts
- Underwriter led decisions for time sensitive, small business risks

INCLUDED EXCESS CASUALTY OPTIONS

- Excess casualty options automatically considered with primary submissions
- Qualifying submissions may include excess limits up to \$1,000,000 xs primary
- Structured to align seamlessly with Hamilton Select primary placements

ADDITIONAL ENHANCEMENTS

- Competitive minimum premiums designed for small balance risks
- Flexible underwriting approach beyond traditional binding authority markets
- Rapid response on time sensitive submissions
- Practical, exposure driven underwriting judgment



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Our team is ready to serve you.

Hamilton Select Insurance Inc.

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