# LOCALEDGE

### **Personal Lines: E&S solutions**

## Top non-admitted classes:

- Homeowner's (including high value homes not eligible in the admitted market)
- · Dwelling fire
- Condominium
- Monoline inland marine
- · Monoline liability and umbrellas
- Wind deductible buy-back
- Wind only
- · Excess homeowner's

#### Not actively pursuing:

- · Mobile homes
- Auto
- · Standard home that fit admitted markets

#### **Submission Requirements:**

- · Fully completed Acord application
- · Prior/current carrier information
- Loss history

## **E&S** solutions for hard to place risks:

- Protection Class 9/10
- · High Wildfire/Brush Risk
- · Coastal properties
- Unique construction type homes
- · Older/Historic Homes
- · Risks with multiple losses
- Risks with a lapse
- · Monoline liability and inland marine risks
- · High profile/public figures considered

#### **Carriers Available:**

- · Decus (Lloyds' of London)
- Hudson/MarketScout
- Kinsale
- Markel
- Mount Vernon
- Nationwide E&S
- Vault

#### **Questions about Personal Lines: E&S solutions?**

Call us at 800.444.1744, option 2. Or email LocalEdgeNewBusiness@bridgespecialty.com

LocalEdgeBrokerage.com

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.