

Commercial Excess

Nautilus Commercial Excess is a premier market for small to medium-sized operations. We offer consistent and competitive excess solutions on more than 1,000 types of businesses. We have two innovative products to best handle your excess insurance needs.



Lead Excess Liability

- 500+ agent authority classes
- \$5M capacity on most classes
- \$10M capacity on select classes
- Coverage available over GL, Auto and /or HNOA, Employer's Liability, Liquor Liability, EBL, and Condo D&O
- No territory restrictions
(subject to proper licensing)

Layered Excess Liability

- Consistent appetite with Lead Excess product
- \$10M capacity on most classes
- Preferred tower of \$10 million or less
 - Up to \$15 million can be considered
- Dedicated underwriting team
- Participation in towers with a max of 2 carriers

Target Segments

- Commercial Contractors
- Residential Contractors
- Dwellings
- Apartments
- Building / Premises LRO
- Vacant / Occupied Land
- Restaurants
- Vacant Buildings
- Warehouses
- Condo / HOA
- Retail
- Service

Target Exposures

- Revenue
 - Contractors – \$5M
 - All Other – \$15M
- Apartments – 500 units
- Condo / Common Area – 100 units
- Dwellings – 50 units
- New Residential Construction
 - Up to 10 in FL or SC
 - Up to 25 all other states
 - No CO or NY
- Auto Liability – up to 15 vehicles *(max size heavy)*
- Restaurants – up to 50% liquor *(30% agent authority)*

We work with you to build protection for your client to mitigate loss when primary limits are exhausted. Give your insured peace of mind with the extra layer of coverage excess provides.

A.M. Best A+XV Rated Carrier

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