

Do Marketplace Shifts Have you Scrambling for Excess Placement?

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The insurance industry is going through some big shifts, especially when it comes to excess and umbrella coverage. Many carriers are pulling back on the limits they're offering, which means businesses may need to work with multiple markets to get the coverage they require. This change is driven by factors like rising claims costs and evolving risk assessments. Because of this, securing higher limits now takes a little more planning and communication.

KEY MARKETS AFFECTED

Industry Sector

- Construction & contracting firms
- Manufacturing & distribution companies
- Transportation & logistics companies
- Environmental/energy & utility sectors

Industry Sector

- Hospitality & entertainment businesses
- Commercial real estate owners & developers
- Retail & wholesale businesses
- And many more!

HOW WE CAN HELP

We know these changes can feel overwhelming, but you don't have to navigate them alone! Our team is comprised of specialists across multiple departments who are ready to help find the best coverage solutions for you. Whether you need a standalone excess policy or a layered approach, we'll work closely with you to make sure you're covered.

CAPACITY AND LIMIT CONSIDERATIONS

Typically, the maximum lead excess limit from a single carrier is around \$5 million. To achieve higher coverage limits, Arlington/Roe will work with multiple markets to layer limits effectively.

WHAT TO EXPECT WITH PRICING

With fewer carriers offering high-limit policies, prices are going up. It's important to be prepared for potential premium increases as insurers adjust their pricing to reflect the current market. The good news? Our team is committed to finding competitive rates while making sure you get the coverage you need.

NEW TO WORKING WITH THE E&S MARKET? HERE'S WHAT TO EXPECT

If these changes are pushing you to explore the surplus lines (E&S) market for the first time, there are some key differences to be aware of. Surplus lines carriers specialize in covering higher-risk or hard-to-place accounts, offering greater flexibility in policy terms and conditions. However, this flexibility comes with some important considerations:

- **Higher Premiums:** Surplus lines policies often come at a higher cost than standard market options due to the increased risk exposure.
- **Policy Terms:** Expect variations in coverage forms, exclusions, and endorsements that differ from standard market policies.
- **Additional Fees:** Policies may include state-specific taxes and stamping fees, which should be factored into your budget.

- **Regulatory Differences:** Surplus lines policies are not subject to the same state regulations as standard market policies, meaning coverage terms can vary more significantly.

Navigating the E&S market can feel complex, but our experienced brokers are here to guide you through the process, ensuring you understand your options and secure the best possible coverage for your needs.

WHAT WE NEED TO GET STARTED ON A QUOTE

To make the quoting process as smooth as possible, here are the items we typically need:

- Completed ACORD applications
- Supplemental application (contact us for a specific one)
- Details about your operations and exposures
- Expiring and target limits
- Five years of currently valued loss runs
- Underlying policy details (GL, Auto, Employers Liability)
- Any additional underwriting info relevant to your business
- Fleet schedule

This [document](#) provides further insight on the items needed to get a quote from our brokerage team.

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