

# ATLANTIC CASUALTY UNDERWRITING GUIDE

We are proud to announce our partnership with Atlantic Casualty, a commercial property and casualty market for Alabama, Mississippi and Florida. Atlantic Casualty is a 50+ year old, privately owned, AM Best A- rated commercial insurance carrier.

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

[www.ssiuw.com](http://www.ssiuw.com)

## ONLINE SELF-RATING PORTAL AVAILABLE

Contact us - [info@ssiuw.com](mailto:info@ssiuw.com) - for your agency's login credentials

## PROGRAM HIGHLIGHTS

- Maximum GL limits are \$2M per occurrence, \$4M general aggregate
- Blanket AI are \$500, fully earned
- Blanket Vendors AI on submit basis
- Waiver of Subrogation is \$50 fully earned
- Blanket Waiver of Subrogation is \$200; up to \$10k premium (higher requires approval)
- Per Project Agg is 10% of the GL premium, \$250 MP
- Blanket Per Project with \$5M cap on a submit basis for pricing
- Per Location Agg is 10% of the GL premium, \$250 MP
- Blanket Primary and Non-Contributory Wording, \$250 fully earned
- AI Form available for Lowes, Home Depot and Big Box stores, no prior approval, \$500
- AI Form is offered on a submit basis for others with the following information, with price varying depending on the responses:
  - Who are they working for?
  - What type of work is being performed?
  - What is the length of the job?
  - What is the total cost of the job?
- Up to 10% discretionary credit may be applied on GL if premium is over \$1,000, no prior losses, and at least 5 years prior experience. No credits may be applied on new ventures. No credits on property.
- Foreclosure Remodeling Class now includes Misc E&O when required by the bank at \$100 AP.
- Optional Property Damage Extension available - coverage for property in the care, custody and control of the insured. Applies to damage to real property as a result of the insured's operations at \$100 AP. \$5,000 per occ/\$25,000 agg. (Submit if any E&O losses or loss over \$5,000 on CCC or if higher limits are needed.)

## RESIDENTIAL CUSTOM HOMEBUILDERS & GENERAL CONTRACTORS WHO MEET THE FOLLOWING GUIDELINES

- Minimum 3 years experience
- Sales or receipts not to exceed \$3M annually
- Residential work not to exceed 10 homes per year
- Commercial buildings no to exceed 3 stories and/or 15,000 square feet
- GC must be licensed where required by law and use insured sub-contractors

# ATLANTIC CASUALTY UNDERWRITING GUIDE

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

[www.ssiuw.com](http://www.ssiuw.com)

## ALABAMA EXCEPTIONS

- \$18,300 is annual individual payroll applicable to executive officers, individual insureds or co-partners.
- Company GL policy minimum premiums represent the lowest amount for which an annual insurance policy may be written. For terms less than one year, please see operating procedures for short-term policies. The table below applies to all risks with the exception of Special Events Liability, Vacant Property (GL) and Short Term Policies (refer to GL Section, Vacant Property and Special Events Liability sections).
- Policy minimum premiums are subject to adjustment for cancellation; a 25% MEP (of total policy premium) is applicable.

## NON-CONTRACTORS PACKAGE MINIMUM PREMIUMS

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
GL	\$325	\$425	\$475	\$525
PROPERTY	\$250	\$250	\$250	\$250
TOTAL PKG PRM	\$575	\$675	\$725	\$775

## NON-CONTRACTORS MONO-LINE MINIMUM PREMIUMS

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$325	\$425	\$475	\$525

## CONTRACTORS GL MINIMUM PREMIUMS (Package or Mono-Line)

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$425	\$525	\$675	\$775

# ATLANTIC CASUALTY UNDERWRITING GUIDE

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

**[www.ssiuw.com](http://www.ssiuw.com)**

## MISSISSIPPI EXCEPTIONS

- \$10,400 is annual individual payroll applicable to executive officers, individual insureds or co-partners.
- Company GL policy minimum premiums represent the lowest amount for which an annual insurance policy may be written. For terms less than one year, please see operating procedures for short-term policies. The table below applies to all risks with the exception of Special Events Liability, Vacant Property (GL) and Short Term Policies (refer to GL Section, Vacant Property and Special Events Liability sections).
- Policy minimum premiums are subject to adjustment for cancellation; a 25% MEP (of total policy premium) is applicable.

## NON-CONTRACTORS PACKAGE MINIMUM PREMIUMS

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
GL	\$300	\$400	\$450	\$500
PROPERTY	\$250	\$250	\$250	\$250
TOTAL PKG PRM	\$550	\$650	\$700	\$750

## NON-CONTRACTORS MONO-LINE MINIMUM PREMIUMS

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$325	\$425	\$475	\$525

## CONTRACTORS GL MINIMUM PREMIUMS (Package or Mono-Line)

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$400	\$500	\$650	\$750

# ATLANTIC CASUALTY UNDERWRITING GUIDE

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

[www.ssiuw.com](http://www.ssiuw.com)

## FLORIDA EXCEPTIONS

- \$16,700 is annual individual payroll applicable to executive officers, individual insureds or co-partners.
- Company GL policy minimum premiums represent the lowest amount for which an annual insurance policy may be written. For terms less than one year, please see operating procedures for short-term policies. The table below applies to all risks with the exception of Special Events Liability, Vacant Property (GL) and Short Term Policies (refer to GL Section, Vacant Property and Special Events Liability sections).
- Policy minimum premiums are subject to adjustment for cancellation; a 25% MEP (of total policy premium) is applicable.

## NON-CONTRACTORS PACKAGE MINIMUM PREMIUMS

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
GL	\$300	\$400	\$450	\$500
PROPERTY	\$250	\$250	\$250	\$250
TOTAL PKG PRM	\$550	\$650	\$700	\$750

## NON-CONTRACTORS MONO-LINE MINIMUM PREMIUMS

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$300	\$400	\$450	\$500

## CONTRACTORS GL MINIMUM PREMIUMS (Package or Mono-Line)

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$400	\$500	\$650	\$750

# ATLANTIC CASUALTY UNDERWRITING GUIDE

## CLASSIFICATION EXCEPTIONS

### TREE TRIMMERS

- Minimum of 2 years experience AS THE SAME ENTITTY
- Minimum PD per claim deductible is \$2,500

#### POLICY MP FOR TREE TRIMMERS (New and Renewal Business)

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$1,500	\$2,000	\$2,500	\$3,500

### ROOFERS

#### POLICY MP FOR ROOFERS (New and Renewal Business)

OCCURENCE LIMIT	\$100,000	\$300,000	\$500,000	\$1M
	\$1,000	\$1,000	\$1,500	\$2,500

## CONTACT US

P 251.923.4474

F 251.923.4486

E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580

Foley, AL 36536

### RATER & PORTAL

[portal.ssiuw.com](http://portal.ssiuw.com)

### SUBMISSIONS

[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

### APPLICATIONS

[applications@ssiuw.com](mailto:applications@ssiuw.com)

### BIND REQUESTS

[binder@ssiuw.com](mailto:binder@ssiuw.com)

### ENDORSEMENTS

[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

### CLAIMS

[claims@ssiuw.com](mailto:claims@ssiuw.com)

### ACCOUNTING

[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

### INSPECTIONS

[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

[www.ssiuw.com](http://www.ssiuw.com)

# ATLANTIC CASUALTY GENERAL LIABILITY PROGRAM

We are proud to announce our partnership with Atlantic Casualty, a commercial property and casualty market for Alabama, Mississippi and Florida. Atlantic Casualty is a 50+ year old, privately owned, AM Best A- rated commercial insurance carrier.

## ONLINE SELF-RATING PORTAL AVAILABLE

Contact us - [info@ssiuw.com](mailto:info@ssiuw.com) - for your agency's login credentials

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

**[www.ssiuw.com](http://www.ssiuw.com)**

## ALABAMA

### TOP 15 CLASSES - CONTRACTING

- 91300 - Remodeling (incl. only those classes shown on required form AGL-REM)
- 99777 - Tree Pruning, Repairing, Felling or Trimming
- 99793 - Truckers (Excluding Automobile BI or PD Liability\*)
- 91583 - Contractors (subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings)
- 99507 - Swimming Pools - Installation, Servicing, or Repair - Below Ground
- 91341 - Carpentry - Interior
- 96816 - Janitorial Services\*
- 91585 - Contractors (subcontracted work - in connection with construction, reconstruction, repair or erection of buildings)
- 91560 - Concrete Construction
- 98806 - Septic Tank Systems - Installation, Servicing or Repair
- 98305 - Painting - Interior Buildings or Structures
- 97223 - Machinery or Equipment - Installation, Servicing or Repair NOC
- 95625 - Handyperson
- 97050 - Lawn Care
- 94007 - Excavation

### TOP 15 CLASSES - NON-CONTRACTING

- 63010 - Dwellings - One Family (Lessor's Risk Only)
- 61212 - Buildings or Premises - Bank or Office - Mercantile or Mfg (Lessor's Risk Only) Other than Not-for-Profit\*
- 68606 - Vacant Buildings - not factories - Other than Not-for-Profit\*
- 49451 - Vacant Land - Other than Not-for-Profit only
- 61217 - Buildings or Premises - Bank or Office - Mercantile or Mfg (Lessor's Risk Only) - Maintained by the Insured - Other than Not-for-Profit
- 68706 - Warehouses - Private - Other than Not-for-Profit
- 62003 - Condominiums - Residential (Association Risk Only)
- 61226 - Buildings or Premises - Office - Other than Not-for-Profit\*
- 46202 - Mobile Home Parks or Courts
- 63011 - Dwellings - Two Family (Lessor's Risk Only)
- 68703 - Warehouses - Occupied by Single Interest (Lessor's Risk Only)\*
- 68707 - Warehouses - Private (Not-for-Profit)
- 47052 - Real Estate Property Managed\*
- 16373 - Grocery Stores
- 47367 - Sales or Service Organizations

Updated 05.11.2018

# ATLANTIC CASUALTY GENERAL LIABILITY PROGRAM

We are proud to announce our partnership with Atlantic Casualty, a commercial property and casualty market for Alabama, Mississippi and Florida. Atlantic Casualty is a 50+ year old, privately owned, AM Best A- rated commercial insurance carrier.

## ONLINE SELF-RATING PORTAL AVAILABLE

Contact us - [info@ssiuw.com](mailto:info@ssiuw.com) - for your agency's login credentials

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

**[www.ssiuw.com](http://www.ssiuw.com)**

## FLORIDA

### TOP 15 CLASSES - CONTRACTING

- 91300 - Remodeling (incl. only those classes shown on required form AGL-REM)
- 91583 - Contractors (subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings)
- 91585 - Contractors (subcontracted work - in connection with construction, reconstruction, repair or erection of buildings)
- 95625 - Handyman
- 98679 - Roofing - Residential and Commercial
- 99793 - Truckers (excluding Automobile BI or PD Liability)
- 99507 - Swimming Pools - Installation, Servicing, or Repair - Below Ground
- 91581 - Contractors (subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings)
- 99952 - Waterproofing - By Pressure Apparatus
- 91341 - Carpentry - Interior
- 98305 - Painting - Interior Buildings or Structures
- 91235 - Boat Repair & Servicing
- 91560 - Concrete Construction
- 91580 - Contractors (Executive Supervisors or Executive Superintendents)
- 96317 - Inspection & Appraisal Companies - Inspection for Insurance / Valuation\*

### TOP 15 CLASSES - NON-CONTRACTING

- 63010 - Dwellings - One Family (Lessor's Risk Only)
- 61217 - Buildings or Premises - Bank or Office - Mercantile or Mfg (Lessor's Risk Only) - Maintained by the Insured - Other than Not-for-Profit
- 47367 - Sales or Service Organizations
- 49451 - Vacant Land - Other than Not-for-Profit Only
- 47052 - Real Estate Property Managed
- 48925 - Swimming Pools - NOC
- 18200 - Spas or Personal Enhancement Facilities
- 41650 - Churches or Other Houses of Worship
- 61226 - Buildings or Premises - Office - Other than Not-for-Profit\*
- 60010 - Apartment Buildings
- 41715 - Day Care Centers - Other than Not-for-Profit
- 18708 - Tobacco Products Stores
- 68706 - Warehouses - Private - Other than Not-for-Profit
- 10073 - Automobile Repair or Service Shops
- 61212 - Buildings or Premises - Bank or Office - Mercantile or Mfg (Lessor's Risk Only) Other than Not-for-Profit

Updated 05.11.2018

# ATLANTIC CASUALTY GENERAL LIABILITY PROGRAM

We are proud to announce our partnership with Atlantic Casualty, a commercial property and casualty market for Alabama, Mississippi and Florida. Atlantic Casualty is a 50+ year old, privately owned, AM Best A- rated commercial insurance carrier.

## ONLINE SELF-RATING PORTAL AVAILABLE

Contact us - [info@ssiuw.com](mailto:info@ssiuw.com) - for your agency's login credentials

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**APPLICATIONS**  
[applications@ssiuw.com](mailto:applications@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

**[www.ssiuw.com](http://www.ssiuw.com)**

## MISSISSIPPI

### TOP 15 CLASSES - CONTRACTING

- 97050 - Lawn Care
- 99793 - Truckers (excluding Automobile BI or PD Liability\*)
- 95410 - Grading of Land
- 91300 - Remodeling (Including classes shown on required form AGL-REM)
- 99777 - Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating\*
- 98806 - Septic Tank Systems (Installation, Servicing or Repair)
- 97111 - Lodging and Lumbering\*
- 95625 - Handyperson
- 92478 - Electrical Work (within Buildings)
- 94007 - Excavation
- 96816 - Janitorial Services
- 95647 - Heating or Combined Heating and Air Conditioning Systems or Equipment (dealers or distributors and installation, servicing and repair - no liquefied petroleum gas (LPG) equipment sales or work)
- 97047 - Landscape Gardening
- 98502 - Prefabricated Building Erection
- 91340 - Carpentry (construction of Residential Property not exceeding 3 stories)

### TOP 15 CLASSES - NON-CONTRACTING

- 68606- Vacant Buildings (not factories, other than Not-for-Profit\*)
- 61212 - Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) Other than Not-for-Profit\*
- 63010 - Dwellings - One Family (Lessor's Risk Only)
- 49451 - Vacant Land - Other than Not-for-Profit Only\*
- 18437 - Stores - No Food or Drink - Other than Not-for-Profit
- 13454 - Gasoline Stations - Self Service
- 13673 - Grocery Stores
- 61217 - Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Other than Not-for-Profit\*
- 16900 - Restaurants (with no sale of alcoholic beverages; with table service)
- 60010 - Apartment Buildings\*
- 46202 - Mobile Home Parks or Courts
- 10026 - Antique Stores
- 63013 - Dwellings - Four Family (Lessor's Risk Only)\*
- 63011 - Dwellings - Two Family (Lessor's Risk Only)\*

Updated 05.11.2018