

Berkley Specialty, known for its expertise in the area of tough products liability and specialty contractors, prides itself on the ability to solve your risk problems. Here are just some examples of the unique and unusual risks we have solved. Please don't hesitate to call us to discuss your unique and unusual opportunities.

### **Contingent Liability**

This account provides transportation and lodging logistics to railroads and trucking companies. They arrange and dispatch transportation for clients (over 400,000 dispatches per year) utilizing sub-contracted transportation providers who are required to carry \$5MM in automobile limits.

### **Foreign Manufactured Products**

This large retail chain sells both domestic and foreign manufactured consumer products. The Insured's standard general liability carrier would not provide coverage for foreign manufactured products. BSUM provides products liability for all foreign manufactured products, utilizing a single composite rate for a large number of varied products.

### **Claim Frequency**

Our Insured is a dispatcher for a nationwide network of local independent contractors across the U.S. that delivers and installs household appliances. They have 1,500 claims per year, typically damaged floors and walls, water damage from icemakers, dishwashers and washing machines. We worked with them to hire a TPA firm who reports all minor claims to us on a quarterly basis.

### **Specialized Claims Handling**

This commercial heater manufacturer takes an extremely proactive role in claims investigation including reviews of all incidents in the industries they serve to see if their product is involved. Destruction of forensic evidence is a significant issue and proactive claims handling is critical to their success. BSUM has granted them a significant role in the investigation and forensic analysis of all claims including the services of a law firm that has considerable knowledge of their products.

### **Risk Management**

This real estate developer, property management company specializes in retail, commercial and light industrial properties and had historically managed their own claims within a self insured retention. The insured has a very sophisticated approach to risk management, transferring risk through contractual agreement with contractors who work on their properties as well as tenants. BSUM granted them authority to do so and customized a claims handling program as well as manuscript policy endorsements to meet their needs.

**BERKLEY SPECIALTY UNDERWRITING MANAGERS  
PROVIDING INNOVATIVE SOLUTIONS**

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

Atlanta, GA  
Michael Turner, VP  
404-443-2055

Glastonbury, CT  
Roy Pomerantz, VP  
404-443-2070

St. Paul, MN  
Joe Rugnetta, VP  
404-443-2075

**Submission Email: [casualtyuw@berkleysum.com](mailto:casualtyuw@berkleysum.com)**