

Lumber Specialty Coverage

AmTrust North America offers all lines of commercial package insurance and workers' comp to insureds involved in the wood-products industry. The AmTrust Lumber Specialty program provides an excellent market for distributors of building materials and the primary and secondary manufacturers of wood products.



AmTrust Expertise

- Long-term dedication to lumber industry
- Lumber-specialized underwriting, loss control and claims services
- Competitive proprietary rate filings available in most states
- All lines capabilities

Program Highlights

- 15% commission for GL, Auto, Property and Umbrella
- Agreed amount available for Property
- Geographical underwriting offers home-field advantage
- Easy online-submission process
- General Liability, Property and Auto Expansion Endorsements
- Logging and lumbering endorsement available

Underwriting Guidelines

- Three-year loss ratio below 40%
- Stable ownership
- No major changes in operation in past three years
- Involved, responsive and on-site ownership
- Buildings with effective age less than 25 years
- Adequate loading and unloading programs
- Lower hazard products liability exposure
- Financially secure insureds
- Local and intermediate radius vehicles
- Written driver-safety programs

Preferred Exposures & Available Coverages

The Lumber Specialty Division includes a variety of distributors and manufacturers in the wood products industry, including:

Class	Property, GL & BA	WC	BOP
Building material dealers	X	X	X
Cabinet manufacturing	X	X	
Door manufacturing	X	X	
Drywall distributors	X	X	
Furniture manufacturing	X	X	
Hardware store	X	X	X
Laminated beam manufacturing (no construction)	X		
Log homes manufacturing (no construction)	X		
Lumberyards	X	X	X
Millwork, window & door manufacturing	X	X	
Pallet manufacturing	X		
Planing mill	X	X	
Sawmill	X		
Truss manufacturing (no construction)	X	X	
Veneer and plywood manufacturing	X		
Wood preserving	X		
Wood product manufacturing	X	X	

Submission Requirements

- Completed ACORD application
- Lumber Specialty Supplemental application; available on our web site
- Loss runs by line of business for past 5 years
- Expiring and target pricing
- 30-day lead time requested
- If requesting property coverage:
 - Interior/exterior photos of buildings
 - Lumber statement of values (SOV); available on our web site
- We will accept new business submissions up to 110 days out



AmTrust North America
An AmTrust Financial Company

877.528.7878
www.amtrustnorthamerica.com