Navigators Management Company, Inc. and Navigators Insurance Company are wholly owned subsidiaries of The Navigators Group, Inc. The Excess Casualty Division underwrites excess casualty insurance for Navigators Insurance Company. The Navigators Group, Inc. is an international insurance holding company with insurance company operations, underwriting management companies, and operations at Lloyd’s of London.

Products Available (Admitted and non-admitted)
- Umbrella Liability
- Excess Liability
- Commercial Umbrella Programs
- Construction Project Policies

Limits
- $25 million limits available

Minimum Premiums
- $1000 per million, with policy minimums ranging from $10,000 to $50,000 based on product and territory

Broad Appetite, Including;
- Manufacturing
- Business Services
- Wholesale Trade
- Retail Operations
- Commercial Construction

Ineligible Classes Include;
- High severity manufacturers (e.g. invasive medical, critical auto, aircraft products, tobacco, pharmaceuticals, firearms)
- Transit operations and For-hire trucking
- Nursing homes and long term care facilities

Minimum Underlying Required Is A.M. Best Rating of A- VIII and Limits Of;
- $1 million auto liability
- $1 million per occurrence; $2 million general aggregate; $2 million products aggregate

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