



STRATEGY/GOAL

- Build a sustainable program practice for long-term profitability
- Target program managers who have a demonstrated record of success
- Active program management commitment with our partners
- Combined loss ratio of 90% or better

TARGET RISKS

- Primary and excess, shared and layered programs considered
- Maximum Capacity: \$5,000,000
- Minimum Premium: \$5,000,000
- 5 years of profitable loss experience
- Risk classes may include commercial real estate, technical, manufacturing and processing industries

COMPETITIVE STRENGTHS

- Property underwriting expertise in multiple segments of the industry
- Ability to react quickly to new opportunities
- Non-admitted paper available in all 50 states
- Multiple risk-sharing options available

CLAIMS SERVICES

- Industry recognized, award-winning claims service and expertise
- Collaboration of C&F claims staff with Program Third Party Administrators
- Responsive and coordinated approach that delivers results

WHY CRUM & FORSTER?

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- Customer service-based culture inherent in everything we do
- Minimal channel conflict with existing programs
- Decentralized operation allows for ease of doing business
- Responsive to market-changing opportunities

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