



**united
national
group®**

nimble, focused, and poised for success

**programs
quick reference guide**

	Preferred	Generally Eligible	Generally Not Eligible
Maximum Limits	\$1M OCC / \$2M AGG	\$2M OCC / \$4M AGG	Greater than \$2M OCC
Minimum Annual Premium*	\$5M or more	\$2M - \$4M	Less than \$2M
Experience	Established book with 5 or more years	1 or more years	Startups with no prior experience with class of business
Loss Ratio (Ultimate)	40% or less	50% or less	Greater than 58%
Policy Administration System	Rate, quote, issue, and regulatory compliance capabilities	Rate, quote, issue, and regulatory compliance capabilities	No existing policy administration systems
Hazard Grades	Low to Medium	Medium to High for familiar classes	High / Severe for unfamiliar classes
Lines of Business	General Liability	Property, Inland Marine, Professional Liability, and BOP	GL for Auto Dealers, Auto, and Workers Compensation
Coverage Type	Primary	Excess Supported for familiar classes	Excess Unsupported
Company	Non-Admitted	Non-Admitted	Admitted
Claims Handling	In-House Personnel	TPAs	TPAs not meeting best practice requirements

* First 12 months of premium

for more information...

contact:

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