



Dryden Mutual Insurance Company

12 Ellis Drive, P.O. Box 635
Dryden, New York 13053-0635
607-844-8106 / 800-724-0560
607-257-0312 (fax)

Target Market Product Profile **LOGGERS** Commercial Lines

TARGETED TYPES

Independent Contractors based in local area

New York State operations only

Small to medium size operators 10 or fewer employees

Equipment schedules up to \$500,000 in total value

- Listed values by machine
- No Blanket Coverage

Operators trained in good forestry practices including replanting, fire control and environmental concerns

UNDERWRITING CONCERNS

Large vertically integrated wood products companies

Any out of state operations

Operations harvesting large owned tracts of forest

Past history of frequent injuries and equipment loss/damage incidents

Logging sites with visitors allowed or expected

Any use of helicopters owned or rented

Contractors who have to sign hold harmless agreements that can not be reviewed prior to placing insurance

Logging in residential or recreational areas or near power lines

DRYDEN MUTUAL PROGRAM FEATURES

- URB Commercial Fire & Liability policies are the principal coverage offerings.
- Payroll is the rating basis for the M&C coverage for liability rating: \$20,000 minimum payroll per active partner or individual owner and 100% of employee annual payroll. Completed Operations rate is based on annual receipts.
- ACORD applications forms accepted.
- MR-79 Tool coverage automatically added for \$1,000 can be removed.

Edition: 3/30/09

underwriting@drydenmutual.com / claims@drydenmutual.com
www.drydenmutual.com

