



Target Market Product Profile
SAWMILLS & LUMBERYARDS
Commercial Lines

TARGETED TYPES

Stationary sawmill and planning mill operations

Portable sawmills operations

Inland Marine coverage on either owned or leased sawmill equipment

Lumberyards including local managers

UNDERWRITING CONCERNS

Lack of fire control measures

Allowing heavy accumulations of sawdust to build up

Lack of control on sources of ignition (wiring , fuel storage, equipment spark suppression)

Non-Renewal by prior carrier for either losses or loss control reasons

Prior fire losses in mill in past 5 years

Lack of prior experience running a sawmill operation

DRYDEN MUTUAL PROGRAM FEATURES

- URB Commercial Fire & Liability policies for portable saw mills for fixed locations saw mills or lumberyards
- Premises Liability rating is on a manual payroll basis and Completed Operations Liability is based on gross sales.
- Minimum General Liability limit offering is \$100,000.

