



Dryden Mutual Insurance Company

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Target Market Product Profile **WOODWORKERS** Commercial Lines

TARGETED TYPES

Cabinetmakers
Milling operations
Millwork operations
Woodenware manufacturing
Woodworking operations
Inland Marine coverages on either owned or leased
woodworking equipment

UNDERWRITING CONCERNS

Property values over \$1,000,000
Lack of fire control measures
Allowing heavy accumulations of sawdust to build up
near ignition sources
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 past 5 years
Lack of prior experience running a woodworking
operation

DRYDEN MUTUAL PROGRAM FEATURES

- URB Commercial Fire & Liability policies for portable mills, for fixed locations mills or shops and Craft/12 Contractors Package for cabinetmakers.
- 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.
- Contractor's questionnaire is required.

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