



Target Market Product Profile
WATERCRAFT
Personal Lines

TARGETED TYPES

Hulls up to 39 feet in length

Values up to \$150,000

Maximum speeds up to 50 mph

Primary navigation in Upstate New York waters,
Great Lakes and St. Lawrence River

Wood Hulls up to 15 years old and other types of
hulls up to 25 years old

Boat principal operators with good driving records

Targeted types of watercraft:

- Sailboats
- Inboards
- Inboard/Outdrive
- Outboard
- Pontoons Boats
- Rowboats
- Dinghies
- Canoes

Monoline Policy - No Support Required

DRYDEN MUTUAL PROGRAM FEATURES

- AAIS Boatowners policy coverage forms.
- Broad range of credits available plus direct bill payment options.
- Broad automatic coverages: \$1,500 on accessories, \$50 Emergency Service Coverage, \$50,000 Uninsured Boatowners Coverage.

UNDERWRITING CONCERNS

Corporate or Charter Boats

Values above NADA blue book

Fast power boats (listed)

Boats regularly taken out of New York State waters

Flexibility possible if a marine surveyor will fully
document integrity of hull and systems

Principal operators under 21 or with unusual driving
records

Ineligible types:

- Hydroplanes
- Racing type hulls
- Boats with converted auto engines
- Air or Jet propelled boats
- Kit or homemade boats
- Inflatable boats
- Small personal watercraft such as Waverunners,
Jet Ski's, Sea Doo's

