



Middle Market Appetite Guide

For organizations with challenging exposures requiring high-touch service, Third Coast Underwriters and United Heartland are the answer.

With a state-focused territory alignment, and the full, combined middle market appetite of both brands, our underwriters have the industry segment knowledge to grow and support new and renewal business through a single point of contact. We pre-survey every prospect prior to quoting to ensure our experience, service, program solutions and technology are the best fit for the companies we write. We then carefully pair our Loss Control and Claims specialists with policyholders based on their expertise — resulting in the optimal customer experience.

Program Solutions:

- Guaranteed cost plans
- Incurred and paid loss retrospective rating plans
- Deductible plans — range of plans available, including large deductible
- Dividend plans — flat and sliding scale plans available

For businesses **over \$150,000** in premium, we write the following core segments:

- Education
- Health care
- Hospitality
- Long-term care
- Manufacturing
- Nonprofits/social services
- Property management
- Wholesale/retail
- Agribusiness
- Construction
- Emerging markets
- Energy (gas and oil)
- Transportation
- U.S. Longshore and Harbor (USL&H)

Visit UnitedHeartland.com and 3CU.com for a list of specific sectors we write within the core segments listed above. For additional information, please contact your dedicated business development consultant.



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