



Commercial Umbrella Product

WHY YOU NEED TO PURCHASE OUR COMMERCIAL UMBRELLA PRODUCT

- ▶ Issues are constantly emerging that will create a greater need for protection:
 - Social Inflation
 - Scientific Advancements
 - Court Decisions
 - New links to causes of bodily injury and/or property damage
- ▶ The average jury award for General Liability premises operations has risen 10.5% each year since 1994
- ▶ The average jury award for Automobile Liability has risen 27% each year since 1994
- ▶ The average claim takes 7 years to go through investigation, discovery, trial and jury decision
- ▶ Therefore: If you can imagine a \$250,000 loss today, in 7 years a \$1,000,000 primary policy will not be sufficient! That loss will be worth \$1,260,474!

Why should you choose the United States Liability Insurance Group's Commercial Umbrella Product?

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Admitted Status	✓	?
A policy that combines Follow-form coverage as well as Umbrella coverage	✓	?
Follow-form Insured Status when Named Insured(s) match Underlying	✓	?
Follow-form Aggregates – take advantage of Combined Single Limits on the primary	✓	?
Follow-form Defense Cost trigger	✓	?
No Self-Insured Retention	✓	?
Expanded definition of Bodily Injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Ability to include coverage for Automobile Liability, Employer's Liability and Professional Liability	✓	?