

# Halcyon PL Carrier Overview

Submit via online application:

<https://halcyonuw.com/PersonalLinesApplication/Application>

or email applications: [PLsubmissions@halcyonuw.com](mailto:PLsubmissions@halcyonuw.com)

**Andover Companies:** Minimum RC 500K, max 1.5M. Will write up to 4 family owner occupied.

GRC does not apply to 3 and 4 family homes.

Additional lines offered: collections, excess, small boat coverage

State availability: MA, NH, ME

Bristol/Plymouth counties & town of Cohasset require 2 mile minimum distance to coast with 2% named storm deductible. All risks in these areas within 1 mile are ineligible.

**INELIGIBLE:** Barnstable, Duke, Nantucket & Martha's Vineyard

Mandatory 2% Named Storm deductible applies to all HO 3 & 5 properties located within two miles of the coast in Bristol, Norfolk, and Plymouth counties and 2,600 feet of the coast in Essex and Suffolk counties.

**Chubb:** Min inland RC 500K. All homes >1.5M require central station burglar & fire. All homes >5M also require a water leak detection system.

State availability: all 50 states

**RI:** Min RC 1M - All accounts must include 2 additional lines of business

**FL:** Southeast/Southwest counties are ex-wind only - Collections is Jewelry ONLY, any other collections would be E&S. In the rest of state, wind is included and all collections lines are offered admitted.

**LA:** Southern coastal - Jefferson/Orleans & rest of southern - CLOSED for admitted.

Northern Parishes – Min RC 1M - Preferred level requires 50k jewelry, Standard requires 25k jewelry

**ACCEPTABLE PARISHES:** Avoyelles, Bienville, Bossier, Caddo, Caldwell, Catahoula, Claiborne, Concordia, De Soto, East Carroll, Franklin, Grant, Jackson, La Salle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, Tensas, Union, Vernon, Webster, West Carroll and Winn

**TX:** Min RC 500K standard program – 2M preferred program - Mandatory 2% wind all counties

**A flow based automatic water shut off device on all TX homes**

**UNACCEPTABLE COUNTIES:** Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, Willacy

**Nat Gen Premier:** Min RC 1M, max 3M - HO6 1M max combined A&A and contents

All homes over 1.5M are required to have central station burglar & fire

NJ accounts require 2 additional LOB for RC of 1-2M and 3 LOB for RC of 2-3M

State availability: CT, IL, MA, NH, NJ writing all 4 lines / TX no auto

**CURRENTLY CLOSED TO: GA, NY, ME, MI & VA**

Additional lines offered: umbrella, collections, auto

**Nationwide:** Min RC 200K - Max 2.5M / HO3, HO6, DP3

All accounts must be a package of at least primary home/auto

Additional lines offered: auto (250K max), excess (5M max), collections (100K per item max) boat, RV

State availability NEW BIZ: All states – the following state exceptions apply

TX: closed DFW, Houston & Austin proper / CO: Denver area only / SC: Inland only

**CURRENTLY CLOSED TO: AK, HI, LA, MI, NY, NJ, NV, OK, WA**

**Openly:** Min RC 400K - Max 3M. Single family primary, secondary & rented to others. RTO homes either long/short term – short term rentals require a 3 night minimum stay.

They are not a market for coastal homes within 2 miles.

Additional lines: blanket collections, boat coverage >10K for vessels >26' (limited state availability)

State availability: AL, AZ, CT, GA, IL, IN, KS, KY, MA, ME, MI, MS, NH, NM, OH, OK, OR, PA, SC, TN, UT, VA, WI

**Plymouth Rock:** Auto to companion primary home only, we are not a market for monoline auto accounts in MA

State availability: MA only

**Safeco:** Min RC 200K - max 1.2M / HO3, HO4, HO6, DP3

Additional lines offered: auto, umbrella (5M max), collections, boat

State availability: All states / EXCLUDING: CA, DE, MA, MD, NJ, PA, RI – TX must be a package acct restricted coastal & DFW availability

**Travelers:** Min RC 200K - max 1.5M / HO3, HO4, HO6, DP3

Additional lines offered: auto, collections, excess, boat - must write auto in order to quote umbrella

State availability (ALL LINES): All states

Excluding: AK, CA, GA, HI, ID, LA, MI, MS, MO, NE, NV, NJ, NM, NY, RI, WA, WV, WI

**Vault (Admitted):** Min RC 2M. Requires 2 additional LOB. All homes are required to have central station burglar & fire. Updates must be recent.

Additional lines offered: collections, excess

State Availability (Admitted): CO (Denver area), CT, DC, GA, IL, MA, MD, MI, NC, NJ, SC, TN, VA

## **FL ONLY MARKETS**

**Tower Hill:** **FL ONLY** – offers wind and ex-wind / Mono Primary, Secondary, HO6, DP3 and mobile homes

H06: Max TIV 1M - 1991> YOC

H03: Max RC 6M - no YOC

Updates: Roofs <12 yr shingle/rolled, <15 tile, <25 metal & water heater <15

**TRUE:** **FL ONLY** – offers wind / YOC requirements & Min RC based on county / Mono Primary and Secondary - Max RC 3M

**Safeco, Travelers & Allstate for Auto:** **FL ONLY**

## **REC MARINE MARKETS**

**Chubb Rec Marine:** Inland/Northeast - monoline of all lengths and values up to 40 years old in good condition. Requires 3 years owner/operator experience for vessel of similar size.

FL and Gulf risks – refer to guidelines. YOC must be 2014 or newer.

**INELIGIBLE:** charters, 4+ engines, high performance racing vessels, international mooring

State availability **(EXC FL):** all states

**Safeco:** Max length 40' most states – Max hull value 300K most states

No age limit on vessels

Marine survey required in last 2 years for watercraft +30' and 15+ years, wood boats +5 years of any size

State availability (EXC FL): AL, AK, AZ, CO, ID, IL, IN, KS, MN, MS, NB, NM, NC, OH, OR, SC, UT, VA, WI, WY

**Travelers:** max length 27' – no max hull value +250K requires UW review

State availability (EXC FL): AL, AZ, DE, IL, IN, IA, KY, ME, MD, MA (Non-coastal only), MN, MT, NH, NC, ND, OH, OR, PA, SD, TN, UT, VT, VA, WA, WY

**Vault E&S:** MINIMUM length: 35' – Minimum Hull: 350K – YOC <20 yrs – 3 engines or less

This is **NOT** a monoline product – they require the full primary account to companion this with

State availability: US & Bahamas (exc Alaska & Hawaii)

## **E&S MARKETS**

**Vault E&S:** Minimum RC 2M

Requires 2 additional LOB. All homes are required to have central station burglar & fire. Updates must be recent.

Additional lines offered: collections, excess

State Availability: 48 continental states

**Chubb Custom Solutions:** State Availability: 48 continental states

**Markel:** Min RC 150K - Max TIV 5M - max liab limit 1M applies to all risks HO3, HO6, DP3 & BR

Extended RC up to 50% - water back up to 25K – will write 4 family

No YOC <1900 – will write log homes – no EIFS <1998

2M+ require CSA burg/fire or a 10K minimum AOP is applied

State Availability: 48 continental states



# HALCYON UNDERWRITERS

YOUR PARTNER IN PRODUCTION. MAKING THE DIFFERENCE

## 2025 Middle Markets Success List - Year to Date

Industry	Description	SIC	Pkg	BOP	GL	Auto	Prop	WC	Umb	Prof Lines	Misc.	Premium
Construction	General Contractor	1751						✓				\$121K
Construction	Site Prep Contractor	1794							✓			\$72K
Construction	Plumbing Contractor	1711									✓	\$4K
Construction	Industrial Electrical Contractor	1731			✓	✓		✓	✓			\$260K
Construction	Highway Construction	1611		✓	✓		✓	✓	✓		✓	\$625K
Construction	HVAC Contractor	1799						✓				\$39K
Construction	Solar Contractor	1761				✓						\$40K
Construction	Insulation Contractor	9224						✓				\$30K
Construction	Gutter Installation	1761						✓				\$11K
Hospitality	Restaurant	5812						✓				\$36k
Hospitality	Restaurant	5812						✓				\$21K
Hospitality	Hotel	7011									✓	\$42K
Hospitality	Ice Cream Shop	2024		✓								\$3K
Hospitality	Fast Casual Restaurants	5812	✓						✓			\$1.2M
Hospitality	Fast Casual Restaurants	5812	✓									\$150K
Hospitality	Cookie Shop	5461		✓								\$12K
LRO	LRO	6519	✓									\$100K
Manufacturing	Pet food Mfg	2047		✓							✓	\$20K
Manufacturing	Textile Mfg	5949			✓			✓	✓			21k
Retail	Auto Dealer	5012									✓	\$10K
Service	Landscaping	7820			✓							\$28K
Service	Healthcare Center	8093				✓						\$6K
Service	Technology Service	7374								✓		\$13K
Service	Media Company	7819						✓				\$38K
Service	Pressure Washing Service	7349		✓							✓	\$9K



# HALCYON UNDERWRITERS

YOUR PARTNER IN PRODUCTION, MAKING THE DIFFERENCE

2025 Small Business Success List - Year to Date												
Industry	Description	SIC	Pkg	BOP	GL	Auto	Prop	WC	Umb	Prof Lines	Misc.	Premium
Association	HOA	8699		✓								\$15,530
Association	HOA	8699					✓				✓	\$1,220
Association	Sports Club	7797									✓	\$300
Construction	Door & Window Installation	3442			✓							\$1,030
Construction	General Contractor	1521									✓	\$6,920
Construction	Marine Contractor	919									✓	\$10,700
Contractor	Janitorial Contractor	7349			✓							\$600
Contractor	Insulation Contractor	1742			✓							\$950
Contractor	Janitorial Contractor	7349			✓							\$740
Contractor	Masonry Contractor	1741						✓				\$25,050
Contractor	Plumbing Contractor	1711			✓							\$13,160
Contractor	Plumbing Contractor	1711								✓		\$500
Contractor	Vacant Building Renovation	6512			✓							\$420
Contractor	Vacant Building Renovation	6512									✓	\$460
Healthcare	Medical Office	8011						✓				\$6,840
Healthcare	Mental Health Therapist	8049			✓							\$840
Healthcare	Therapist	8049			✓							\$660
Hospitality	Catering	5812			✓							\$1,160
Institution	Trade School	8249						✓				\$400
Lessors Risk	LRO	6519			✓				✓			\$34,890
Lessors Risk	LRO	6519	✓									\$17,310
Lessors Risk	LRO	6519			✓							\$650
Lessors Risk	LRO	6519			✓							\$690
Lessors Risk	LRO	6519	✓									\$1,070
Manufacturing	Electronic Software Mfg	3679									✓	\$580
Property	Operator of Dwellings	6514			✓							\$1,080
Property	Residential Condo Owner	6514			✓							\$580
Property	Vacant Building	6512	✓									\$6,480
Retail	Electronics Store	3571		✓								\$13,610
Retail	Furniture and Fixtures	2599									✓	\$160
Retail	Hardware Store	5251	✓									\$2,690
Retail	Motor Vehicle Dealers	5521									✓	\$520
Retail	Sports Clothing Store	5651		✓								\$4,060
Retail	Variety Store	5331		✓								\$9,630



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YOUR PARTNER IN PRODUCTION, MAKING THE DIFFERENCE

2025 Small Business Success List - Year to Date												
Industry	Description	SIC	Pkg	BOP	GL	Auto	Prop	WC	Umb	Prof Lines	Misc.	Premium
Service	Accounting	8721			✓							\$9,230
Service	Accounting	8721							✓			\$1,350
Service	Architect	8911						✓				\$340
Service	Day Care	8351						✓				\$7,120
Service	Educational Seminars	7389			✓							\$500
Service	Funeral Home	7261					✓				✓	\$270
Service	Insurance Agent	6411						✓				\$640
Service	Interior Design	7389						✓				\$1,630
Service	IT Service	7373									✓	\$560
Service	Marketing	8748			✓					✓	✓	\$1,130
Service	Medical Office	8011		✓					✓			\$3,060
Service	Medical Office	8041			✓				✓			\$950
Service	Physician Office	8011		✓								\$3,440
Service	Pool Cleaning	7349						✓				\$41,580
Service	Security Systems Service	7382						✓				\$1,180
Service	Veterinarian	0742			✓				✓			\$5,350
Technology	Computer Programming	8721						✓				\$320
Technology	Consumer Electronics	5731									✓	\$980