



## Markets, Classes and Coverages

- Building Materials Dealers, Hardware Stores, Lumber Dealers, Wholesalers, Retailers, All States: WC, GL, Property, Auto, Excess, EPLI with Hartford, PMA, and partner carriers
- Primary Manufacturing, Wood and Building Materials, All States: WC, Property, GL, Stock Throughput, Auto, Excess with Hartford, PMA and partner carriers
- Large Property Risks of all types, All States: Partner Carriers
- Logging Equipment Floater Coverage, mobile and fixed. Most states (excluding West Coast) Partner Carriers
- Security Guard Program, Armed and Un-Armed Security, All States: Partner carrier program (excludes Bouncers and Bodyguards to the Stars)
- Monoline Auto Program, All States: partner carrier program. Requires minimum 5 power units, 50% loss ratio present year, 50% loss ratio last 3 years. (Shock losses can be discounted with good explanations and no fault).
- Tough to Place Risks of all types, All States: ALU has unique partnerships with carriers and brokers to place almost all types of tough risks. This includes chip mills, sawmills, high hazard property, high XMOD Workers Compensation covers, Large WC risks, Multistate risks.
- Large Workers Compensation deals, including large deductible, retro deals, all states: Our partner carrier is the industry leader in large retro deals.
- PEO Workers Compensation Coverage. Our partner program is the only PEO program that can do ALL PEOs, no matter what type, mix of classes, or location.

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