



EXCESS CASUALTY

Who is Palomar Holdings, Inc.?

Palomar is a specialty insurance provider with deep expertise in niche markets. The company offers coverage in areas such as Earthquake, Inland Marine, Property, Casualty, Crop, and Surety & Credit. Rated A XI by AM Best, Palomar operates nationwide with both Admitted and Surplus Lines capabilities.

Redefining Excess Liability Underwriting

At Palomar, we don't believe in the class underwriting approach. We prefer to focus on individual risk underwriting, carefully evaluating each account on its unique merits. This personalized, risk-specific approach allows us to stand out as a trusted partner for both wholesale distribution partners and complex insureds.

Our Specialty in Excess Liability

While Palomar has broad capabilities, we specialize in underwriting within the first \$25 million of excess coverage limits, with a focus on buffer, lead, and second excess programs. As a proven leader in the growing Excess and Surplus Lines market, we excel in:

- Underwriting, pricing, and unique underwriting tools to deliver a tailor made product to suit the needs of our large and growing list of complex Insureds.
- Sustained capacity in working layers/primary extensions, which are often the most difficult layers to address.

Our focus is on clean, follow-form coverage that aligns with the underlying carrier schedule, ensuring no coverage gaps in today's litigation-heavy environment. Our team's expertise ensures seamless tower construction from the first layer of excess protection.

Why Choose Palomar?

At Palomar, we're more than just underwriters, we're your partner in creating tailored solutions for the most complex of excess liability programs.

Key Areas of Focus

Palomar's underwriting expertise and appetite spans a wide range of industries, including:

- General/Artisan/Trade Contractors – Practice/Project
- CCIPs/OCIPs/Project-Specific – Infrastructure, Civil, Commercial, Mixed Use, Apartments, Medical
- Manufacturing/Products
- Lessors Risk/Habitational
- Wholesale/Retail
- Energy
- Hospitality
- Services/Operation & Maintenance
- Event Cover

Contact Information

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Partner with Palomar to elevate your excess liability underwriting experience with tailored solutions and unmatched expertise.

