

Universal Shield Insurance Group Enters Commercial Garage & Auto Dealers Insurance Market

A complex insurance product that blends Commercial Auto Liability, Commercial General Liability, and Commercial Property within a single coverage form

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/EINPresswire.com/ -- Universal Shield Insurance Group (Universal Shield or Company) is proud to announce a new product offering - Garage & Auto Dealers commercial insurance. This product brings a needed stable carrier into this niche line of coverage which has seen significant marketplace capacity fluctuations in recent years.

[Universal Shield's Lisa Daniel](#), vice president of garage underwriting, said "2021 and 2022 were years of significant disruption for the Commercial Garage & Auto Dealers insurance marketplace with three national excess & surplus (E&S) markets closing down their product offerings. These market exits left many managing general agents and wholesale brokers with few alternatives and extra

work required to remarket their accounts. Universal Shield is excited to provide a new option for them – and we are doing so in a way that provides cutting edge ease-of-doing-business portal tools for agents and accompanying processes that provide less friction in this necessary high-touch line of coverage."

Garage & Auto Dealers commercial insurance is a complex line of coverage that blends Commercial Auto Liability, Commercial General Liability, and Commercial Property within a single coverage form. The number of product features and contractual parts are complex and significant - much like the overall commercial insurance business that Universal Shield expertly provides – market leading products, innovative features and forms language, competitive product pricing and design, and unparalleled service.



Lisa Daniel, CRM, CIC

Servicing the insurance needs of Garage & Auto Dealer businesses can be time consuming. Leveraging Universal Shield's proprietary easy-to-use agency portal technology, an efficient underwriting workbench composed of complex business rules blending external/internal/synthetic data, and a high touch, client first approach, Lisa Daniel leads her team with a pervasive objective to provide end-to-end service excellence to the Company's distributor partners and customers.

Christopher Timm, Universal Shield's chief executive officer, said "we are thrilled to introduce our Garage & Auto Dealer product as an expansion to our product portfolio and we are equally thrilled to have Lisa Daniel leading this product team for our company. Lisa has a career long industry track record of consistent underwriting, unparalleled service, and proven profitability – all core attributes for Universal Shield's goal of becoming a stable first choice for the marketplace."

Universal Shield offers Garage & Auto Dealer's coverage through Universal Fire & Casualty Insurance Company (Admitted) and Shield Indemnity Inc. (Surplus). This dual lines approach allows Universal Shield the opportunity to serve a broad range of clients, market needs, and diverse risk profiles.

For more information about Universal Shield's new Garage & Auto Dealer's commercial insurance product, [Click Here](#).

About Universal Shield Insurance Group

Universal Shield Insurance Group (Universal Shield) is a multi-line admitted and non-admitted commercial lines property and casualty (P&C) insurance holding company with primary offices in Waterford, Michigan and Columbus, Ohio. Universal Shield is rated AM Best A- (Excellent) and Demotech A (Exceptional). As a hybrid insurance and insurtech enterprise, the company's insurance entities are Universal Fire & Casualty Insurance Company (UFCIC) and Shield Indemnity, Inc. (Shield Indemnity) - For more information, visit www.ufcic.com.

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