

Universal Shield Insurance Group Enters Commercial Excess Liability Insurance Market

Product provides additional protection from potentially catastrophic events by providing policy limits in excess of the underlying commercial liability policy

DUBLIN, OHIO, USA, March 27, 2023 /EINPresswire.com/ -- Universal Shield Insurance Group (Universal Shield) is proud to announce a new product offering – Commercial Excess Liability insurance. This introduction brings stable capacity to the marketplace for this niche line of coverage which in recent years has seen numerous other carriers reduce available capacity and restrict coverage scope and features.

[Universal Shield's Antoinette Hardy-Manyfield](#), vice president of excess underwriting, said "the last three years have been challenging for the insurance industry, with external factors such as social inflation and logistical supply chain constraints contributing to the destabilization of the Commercial Excess & Surplus lines insurance marketplace. These challenges have led to more restrictive product offerings, limits reduction, and in some cases, an abandonment of certain markets, creating a void for necessary risk management and competitive product offerings. Universal Shield is excited to provide a new option – and we are doing so with competitive products, excellent service, and knowledgeable and experienced personnel."



Antoinette Hardy-Manyfield, AU, AINS

Commercial Excess Liability insurance is a complex line of coverage that provides additional protection from potentially catastrophic events by providing policy limits in excess of the underlying liability policy. With numerous product features and contractual parts, such policies are complex in length and content. However, despite such complexity, Universal Shield provides understandable contract forms, competitive product design, high value features, and attractive pricing.

Servicing the insurance needs of commercial businesses is typically time consuming. Via Universal Shield's efficient processes, leverage of external/internal/synthetic 'Big Data' assets, and an intelligent underwriting workbench composed of complex business rules, Antoinette Hardy-Manyfield leads her product team with the overarching objective of end-to-end service excellence for the Company's wholesale and agency partners.

Christopher Timm, Universal Shield's chief executive officer, said "we are excited to expand our portfolio of commercial insurance products with the introduction of our Excess Liability offering and we are privileged to have Antoinette Hardy-Manyfield leading this new product for our company. Throughout her insurance industry career, Antoinette has built a solid reputation of skilled underwriting, exceptional service, and proven results."

Universal Shield offers Excess Liability 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 Excess Liability 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.

John Lucker

Universal Shield Insurance Group

+1 941-867-8670

[email us here](#)

Visit us on social media:

[Facebook](#)

[Twitter](#)

[LinkedIn](#)

[Instagram](#)

[YouTube](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/624197606>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something

we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2023 Newsmatics Inc. All Right Reserved.