

# MARINE, NORTH AMERICA

## Product Sheet



Rokstone Group is an established international underwriting MGA and approved Lloyd's coverholder providing brokers with specialist (re) insurance solutions. From a standing start in 2017, we have grown into a multi-line MGA which currently writes in excess of \$1bn GWP annually around the world across multiple niche portfolios.

Launched in November 2023, Rokstone Marine has quickly established itself as one of the most dynamic Marine MGAs in the U.S. Built on a foundation of market-leading talent and trusted relationships, our team combines decades of experience across diverse products and distribution channels with a fresh, forward-thinking approach and clear commitment to underwriting excellence.

Powered by Rokstone's market-shifting technology, we deliver fast, precise, and flexible solutions that enable brokers to tackle complex risks with confidence. We specialize in underserved segments, giving wholesale and marine specialist brokers the edge they need in a competitive market.

Backed by superior capacity, Rokstone Marine delivers flexible coverage solutions on both an admitted and non-admitted basis, with a strategic focus on wholesale brokerage practices and marine specialist brokers.

### OUR FLAGSHIP PRODUCTS:

- **Marine Cargo**, including:
  - Stock Throughput
  - Project Cargo
- **Transportation**, including:
  - Automobile Physical Damage
  - Motor Truck Cargo

## MARINE CARGO:

### TARGET CLIENTS

- U.S. domiciled companies across a wide range of industries
- Annual Revenue up to USD 1BN
- Includes: importers, exporters, manufacturers, wholesalers, and distributors, project cargo

### RISK APPETITE

- Broad appetite across most goods

#### Excluded classes:

- Fine art and specie
- Livestock
- Automobile manufacturers, dealers
- Fresh produce, meat, seafood, plants/flowers
- Cannabis, CBD, THC products
- Trip-Transit risks (unless project cargo related)
- Perishable Pharmaceuticals (limited)

## COVERAGE & LIMITS

| Coverage     | Limit – Transit/ Storage (USD) | Limit – CAT Perils (Storage Risks)     | Coverage for Stock/ (Storage Only Risks) | Coverage for Retail Locations | Minimum Premium (USD) | Carrier  |
|--------------|--------------------------------|--|--|-------------------------------|-----------------------|--|
| Admitted     | Up to \$25M                    | Up to \$10M per occurrence / aggregate | No                                       | No                            | \$2,500               | Allianz –A+ (AM Best)                          |
| Non-Admitted | Up to \$50M                    | Up to \$50M per occurrence / aggregate | Yes                                      | Up to 33% of SOV              | \$10,000              | Underwriters at Lloyd's of London A+ (AM Best) |

**TRANSPORTATION:**

**TARGET CLIENTS**

- Owner operator and carrier-based fleets with up to 35 power units
- Minimum 24 months in business
- Auto physical damage coverage requires accompanying Motor truck cargo coverage

**RISK APPETITE**

- Broad commodity appetite across most goods

Excluded classes:

- Household goods/personal effects
- Cranes
- Cash and/or Cash equivalents
- Admitted and non-admitted coverage solutions

**COVERAGE & LIMITS**

| Coverage                   | Limit (USD)                                    | Minimum Premium (USD) | Carrier               |
|----------------------------|--|-----------------------|-----------------------|
| Motor Truck Cargo (MTC)    | Up to \$1M per vehicle                         | \$2,500               | Allianz – A+(AM Best) |
| Auto Physical Damage (APD) | Up to \$300K per unit and \$1M in any one loss | \$10,000              |                       |

GET IN TOUCH



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