

AT GRAY, WE PROVIDE A **PARTNERSHIP AND OPPORTUNITY FOR SAVINGS**

Through our exclusive group of insured partners and loss-sensitive program, we focus on mitigating risk and working with our insureds to reduce the frequency and severity of claims.

Claims Administration and Loss Prevention Services included at no additional cost.



ABOUT US

The Gray Insurance Company is a family-owned, relationship-based, and service-focused commercial casualty insurance carrier specializing in coverages for the Energy, Industrial, and Construction industries. Our loss-sensitive program with a pre-funded self-insured retention/deductible provides the potential for savings if losses are controlled.

BENEFITS

Partner in Risk Mitigation
Dedicated Service Team
Exceptional Customer Service
Opportunity for Savings
Commitment to Your Safety

PREFERRED INDUSTRIES

HEAVY & CIVIL CONSTRUCTION
ENERGY SECTOR SERVICES
SPECIALTY TRADE CONTRACTORS
INDUSTRIAL CONTRACTORS
MARINE CONSTRUCTION & REPAIR

PRODUCT OFFERINGS



WORKERS' COMPENSATION REQUIRED FOR PROGRAM ELIGIBILITY

Includes: State Act, Employers' Liability, USL&H, MEL
Minimum Premium Requirement: \$150,000



GENERAL LIABILITY

DESIGNED TO MEET TYPICAL MSA REQUIREMENTS

\$1 Million Per Occurrence Limit / \$3 Million General Aggregate
Per Project Aggregates, OCPs & RPs Available



BUSINESS AUTO FLEET COVERAGE

Auto Liability: \$1 Million CSL, Symbol 1 Coverage (Any Auto)
Auto Physical Damage: \$1 Million Limit / \$1 Million Aggregate,
Symbols 7 & 8 Coverage (Scheduled and Hired Autos)

LOSS SENSITIVE PROGRAM

Deductibles ranging from \$10,000 to \$250,000 per occurrence

FIRST DOLLAR PROGRAM

First Dollar Option may be available for WC, GL, and AL



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