

PROPERTY

Morstan General Agency is a division of Hull & Company that prides itself in providing the highest standard of service and solutions in the industry.

Morstan General Agency is a leading force in the Admitted and Excess & Surplus Lines insurance market. Our underwriters have in-depth knowledge of the markets and are able to be creative with our carriers to tailor a product to meet the coverage needs of your clients. Let us match you with resources based on your client's objectives, industry and risk profile.

Our key strengths are the ability to offer capacity through both Admitted and Non-Admitted Markets.

TARGET CLASSES

- Aeronautical/Aviation
- Agricultural/Farms
- Amusement/Water Parks
- Bridges/Piers/Docks
- Correctional Facilities
- Facilities
- Financial Institutions
- Greenhouses
- Habitational:
 - Apartments
 - Condominiums
 - Condotels
 - Multi Use
 - Subsidized/Affordable/Government Housing
- Healthcare:
 - Assisted Living Facilities
 - Hospitals
 - Nursing Homes
 - Retirement Communities
- High Value Homeowners
- Houses of Worship
- Lessors Risk

- Manufacturers
- Municipalities
- Public Entities
- Railroads
- Real Estate
- Restaurants/Bars/Nightclubs
- Self Storage/Cloud Storage
- Tees to Greens
- Water Treatment Plants

COVERAGE AND EXPERTISE

- All Risk
- Auto Physical Damage
- Citizens Wraps
- Deductible Buy Downs
 - AOP
 - Earthquake
 - Flood
 - Wind
- Difference in Conditions/Wraps
- Earth Movement
- Earthquake
- Flood
- Installation

- Lender Placed/REO
- Misc. Prop
- Wind/Hail

INLAND MARINE

- Builders Risk
- Bumpershoot
- Docks/Piers/Wharves/Bridges
- Equipment
- Hull/Marine/P&I
- Motor Truck Cargo
- Railroad Rolling Stock
- Renovations
- Stock Throughputs
- Warehouse Legal Liability

BENEFITS

- Analytics including AIR & RMS
- Claims Expertise
- Manuscript forms & endorsements

