Umbrella Insurance

Extend your security beyond the limits of standard policies. Our Umbrella insurance solutions provide an extra layer of financial protection, helping ensure that a single catastrophic event doesn't jeopardize the future of your business.

High-Limit Protection for Significant Risks

In a litigious environment, standard liability limits can be exhausted quickly by a single major claim. We provide Umbrella and Excess coverage solutions that sit above your primary General Liability, Auto, and Employers' Liability policies, offering the high-limit security needed to protect your business assets and reputation.

Our regional advantage means we don't just apply broad, national formulas to your risk. Through conversational underwriting, we work directly with agents to understand the specific operational safety and exposure of each client, providing tailored excess limits that reflect the reality of doing business in the Northwest.

Coverage Highlights

Our Umbrella and Excess products are designed to provide seamless, follow-form protection that strengthens your overall insurance program. These coverage options are examples. Not all products and service may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.

Expanded Liability Limits

Significant additional capacity above primary layers to protect against catastrophic bodily injury or property damage claims.

Follow-form Coverage

Designed to align with the terms and conditions of your underlying BNP policies, ensuring consistent protection across your insurance portfolio.

Broad Industry Appetite

Specialized excess solutions tailored for our core industries, including Construction, Manufacturing, and Farm & Ag.

Who We Serve

We specialize in providing comprehensive insurance solutions for mid-sized operations across a variety of essential Northwest industries.

Construction

From specialized trade contractors to general builders, we help the Northwest build with confidence.

Farm and Agriculture

Protecting the property and livelihoods of our regional producers with tailored agribusiness solutions.

Manufacturing

Comprehensive coverage for the innovators and makers driving our local economy.

Commercial Real Estate

Reliable protection for property owners and managers across ID, MT, OR, UT, and WA.

Wholesale Distribution

Keeping supply chains moving with coverage that understands the risks of moving goods.

Professional Services

Specialized protection for accountants, dentists, veterinarians, and other service-based professionals.

Services

Tailored protection for specialized cleaning services and technical repair operations.

The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness

Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting

Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus

We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience

Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?

Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.

Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.

Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.