



WOLF Cargo Panel

External brochure

The WTW Marine team is pleased to announce the relaunch of our WOLF Cargo Panel. WOLF provides WTW U.S. clients a proprietary comprehensive policy form, agreed to by all participating markets for Marine Cargo, Inland Transit and Stock Throughput solutions. Carriers were chosen through a competitive, comprehensive market-wide RFP to identify the optimal supporting insurance partners.

The WOLF Cargo program is:

- **Competitive:** Competitive pricing plus pre-negotiated coverage enhancements inclusive within the comprehensive policy form
- **Adaptable:** Commitment to provide additional quote enhancements when applicable
- **Efficient:** Prompt delivery of quotes, policies and services through simplified access points
- **Consistent:** Service level agreements in place with all participating markets
- **Added value:** Streamlined process for quote/bind/issue

Markets

Axis, CNA, Great American, Hartford, Travelers

When to use

This facility is designed to be used for all Marine Cargo, Inland Transit and Stock Throughput business on premiums up to a soft ceiling of \$150,000.

Eligibility

Most goods/commodities are eligible for the facility, however, the following are not:

- Buildings
- Fixtures, fitting and finex machinery of and at all premises unless in the ordinary course of transit
- Stock or goods at retail premises
- Rejection
- Liability coverage-including motor truck cargo and freight forwarders
- Livestock
- Contractor's equipment while in use
- Fine art, jewelry and specie
- Complex programs are considered by the WTW Marine team
- Global accounts requiring local policies more than one or two

Key coverage benefits

Here is a sample of some of the benefits that our facility offers:

Feature	Benefit to client
Automatic \$10,000,000 policy limit	No requirement to report shipments up to the stated limit.
Broad policy form	The WOLF policy is a broad manuscript policy form providing numerous coverage enhancements from that offered by a typical insurance carrier's policy form.
Flat annual premiums to apply	This means there is no requirement for clients to submit declarations on a monthly or quarterly basis. Clients will only be required to state estimated shipments for the coming year at the policy's anniversary.
First loss provision	Claims are settled on a first-loss basis up to the policy limit and therefore the principles of average and coinsurance do not apply.
Acquisitions	Any new company acquired is automatically covered at no additional premium up to a 20% increase in exposures. Acquisitions above this figure are automatically included at a pro rata additional premium.
Guarantee of collectability	Covers goods purchased by or sold by the assured where cargo insurance is provided by others, for difference in conditions. Also provides for losses that would otherwise have been recoverable had the shipment been insured under the contract. Such payments shall be treated as advances and repayable to the extent of any recovery received by the assured from insurance effected by others.
Insufficiency of packing	Excepting situations where the assured is privy to the packing methods utilized, standard packing exclusions will not be used to deny claims due to insufficient packing by a third party.
Policy form issued on or before inception	Achieves full contract certainty for our clients, with full details of the coverage provided at inception.
Fast-track claims service	We have negotiated with carriers that they will pay our clients' losses within 10 working days — following receipt of satisfactory proof of loss and supporting documentation.
'Lite' claims process for small losses	For losses under \$10,000, carriers only need limited documentation and will not require surveys.

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Disclaimer

WTW hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, WTW offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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