



**AMWINS®**

GLOBAL RISKS

# Stock Throughput

## A property broker's answer to a hard market

### What is Stock Throughput?

A Stock Throughput policy (STP) is a policy that insures a company's inventory and the flow of goods from the source of production to its final destination, whether at a place of storage or in a retail store.

**An STP policy typically has three components:**

- Property or stock insurance
- Ocean cargo insurance
- Inland transit insurance

### What business can it be applied to:

- Any inventory stored in a warehouse either owned or in a third-party warehouse where just the inventory needs worldwide or US coverage
- Any manufacturing worldwide as well as the US
- Cold storage locations
- Retail storage
- Transit only
- Storage only, including Excess Layers

### Benefits of Stock Throughput:

- **Lower pricing** – Underwriters will rate a policy using the average inventory values instead of the maximum or limit. This therefore provides a fairer representation of the insured's exposures and typically results in rates applying to lower values and premium savings for the insured.
- **Lower deductibles** – The average deductibles for inventory in store are USD 10,000 to USD 50,000, whilst transits range between USD 1,000 to USD 5,000. The CST market does not work on % deductibles for CAT perils.
- **One seamless policy** – Having one policy makes sure there are no gaps in coverage during the full process from start to finish on both a primary and contingent basis.
- **Wider coverage** – Property coverage is focused on the bricks and mortar; Stock Throughput coverage is designed to cover the different interest stored. The coverage is an all risk of physical loss or damage coverage and will include spoilage for temperature-sensitive goods.
- **Selling price Basis of Valuation** – In the event of a loss, a Stock Throughput policy can offer selling price Basis of Valuation (BOV), meaning the insured is indemnified as if they had sold the product, including any profit margin.
- **CAT perils** – The Stock Throughput London market offers full coverage for earthquake, windstorm and flood. In addition, the full policy limit will apply to these perils.



Amwins Global Risks is the international division of Amwins, the largest specialty wholesale distributor in the world, placing more than \$29bn in annual premium. We place over \$2bn of that premium, bringing the market muscle and global reach required to find solutions for the most complex risks. With over 650 employees around the world, and a global footprint across more than 120 countries, we've cemented our place as a top 10 contributor to Lloyd's. We're one of the largest independent brokers – and the largest binding authority broker – in the London Market.

Visit [amwinsglobalrisks.com](https://amwinsglobalrisks.com) for more information.



## MARINE

[agr.marine@amwins.com](mailto:agr.marine@amwins.com)

+44 (0)20 7469 0100

**JACK MILLER**  
DIRECTOR  
CARGO & STOCK THROUGHPUT  
T: +44 (0)778 917 4780  
E: [jack.miller@amwins.com](mailto:jack.miller@amwins.com)

**DARREN CRUMP**  
DIRECTOR  
CARGO & EQUIPMENT  
T: +44 (0)755 723 8992  
E: [darren.crump@amwins.com](mailto:darren.crump@amwins.com)

**TOMMY FLETCHER**  
ASSOCIATE DIRECTOR  
CARGO & STOCK THROUGHPUT  
T: +44 (0)779 585 6671  
E: [tommy.fletcher@amwins.com](mailto:tommy.fletcher@amwins.com)

**ANDY LEE**  
DIRECTOR  
CARGO & STOCK THROUGHPUT  
T: +44 (0)755 315 0271  
E: [andy.lee@amwins.com](mailto:andy.lee@amwins.com)