

Woodworking Operations



In the high-stakes business of woodworking operations, choosing the wrong insurance program is a decision that could go up in flames.

Why choose Woodus K. Humphrey?

Launched in 1984, Woodus K. Humphrey (WKH) has been deeply rooted in the woodworking insurance industry for almost 40 years. As tenured experts in the space, we pride ourselves on the programs we've built around this niche market's needs.

Count on us for:

- A holistic view representing multiple markets and quotes
- Experienced, responsive staff, with field representatives strategically located across the country
- Need-based (versus sales-based) loss control
- Ongoing claims updates and transparency
- Layering limits within the same trusted Amwins family
- Coverage from A+ rated carriers

Target Clients



Sawmills



Truss
Manufacturers



Retail and
Wholesale
Building



Furniture
Manufacturers



Retail Lumber
Yards



Material Dealers



Wood Treating
Plants



Cabinet Shops



Pallet Plants



Wood Chip Mills



Dimension Mills

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Our Programs

Woodworking operations

National program for risks under \$25M TIV that’s focused on P&C coverage for woodworking plants and operations.

Coverages and limits:

Up to \$25M for:

- Package
- General liability
- Property, including business interruption
- Commercial auto
- Inland marine
- Boiler & machinery
- Equipment breakdown

Sidecar

NEW solution for mulch, pallets, small risks or risks with losses that are becoming hard to place.

Coverages and limits:

- Primary up to \$5M
- Excess up to \$7.5M

PRMA lumber and wood

Leading program for risks over \$35M TIV that’s known for its forms and sublimits.

Coverages and limits:

- All-risk property up to \$250M

Availability:

- National

Submission requirements:

- Completed applications and SOV in Excel format
- Current plus 3-year-prior loss history
- Photograph of buildings to be insured, if available
- Target premiums

