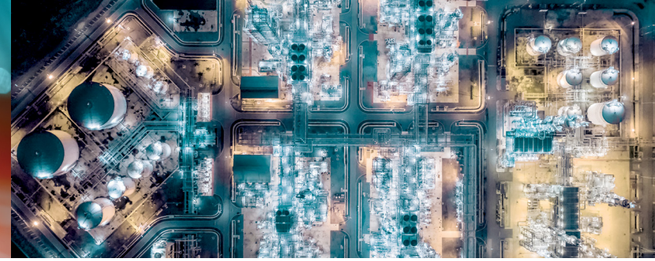
Property & Casualty







Product	Capacity (in USD)	Target Clients	Additional Information
Property			
General Property	up to 1B (100%) up to 500M (shared)	Including but not limited to: manufacturing, real estate (except frame dwellings), healthcare, retail, hospitality, technology, financial institutions, pharmaceutical, special risks (i.e. steel, wood milling, chemicals)	• Minimum premium: 250K • Minimum deductible: 25K • Perils insured: all risk, including earthquake, wind, flood, TRIA and Equipment Breakdown • Expertise you can trust - close to 400 risk consultants worldwide • Multinational Solutions • Captive programs
Equipment Breakdown	up to 500M	US-domiciled risks for various industries including main street businesses, real estate, small and moderate-sized manufacturing, heavy industry, high-tech, schools and municipalities	• Expanded definition of covered property includes accounts receivable and transportable off-site equipment • Insured has control of damaged perishable goods • Coverage available on a Primary, Excess or quota share basis
Construction			
Primary Casualty	GL & Auto: up to 5M WC: statutory	ENR 400/600 contractors, general/ trade contractors, street/road, Wrap-Ups, (CCIP, OCIP, RCIP & JVs)	• Dedicated Risk Engineering teams provide industry-leading expertise, loss prevention services, safety resources and thought leadership. Proactive services supported by benchmarking and data analytics focus on risk reduction and continuous improvement • Industry-leading, in-house Claims with a longstanding track record of assisting with claims handling, coverage inquiries and delivering on policy expectations • Primary: Guaranteed Cost to Various Loss Sensitive Programs including Captives • Excess: Minimum premiums 75K • Professional & Pollution Liability: Mulitnational Solutions • Builders Risk: Collaborative approach with our Property and Energy units and within our Construction vertical
Excess Umbrella, including Wrap-Ups	Lead: up to 10M Excess: up to 25M		
Professional & Pollution Liability	up to 50M	ENR 400/600 contractors, “EPC/E&C segment” of the ENR 500 design firms, general/trade/O&M contractors, design-builders, agency/at-risk CM, mechanical, electrical, utility, street/road, specialty service providers, project owners, P3 concessionaires	
Builders Risk	up to 500M (TIV)	Project business: institutional, civil, energy/mfg risks. Master programs: General contractors w/500M+ revenues and a risk management department	
SDI	up to 75M	ENR 400 general builders (at-risk CM/general contractors). Average enrolled subcontract volume > 150M annually	
Energy			
Upstream	up to 450M	Offshore and onshore oil and gas exploration and production, alternative energies, energy contractors	• Our underwriters are supported by expert energy and energy transition risk consultants, giving a deep understanding of the risks we mitigate • Our teams take part in regular energy best-practice groups, ensuring they have access to the latest thinking on optimizing assets
Downstream and Petrochemicals	up to 200M	Pipelines, storage, terminals, refining, and processing	
Power Generation	up to 200M	Production, transmission and distribution, renewables and alternative energies	
Casualty: Primary - US Risk Management			
Workers’ Compensation, General/Products Liability, Automobile Liability	GL/AL - up to 5M (higher limits can be considered)	Large US-domiciled companies	• WC Deductible/SIR/Retro 250K and higher • Single Parent and Group Captive programs • Creative collateral solutions

Product	Capacity (in USD)	Target Clients	Additional Information
Casualty: Primary - Multinational			
General Liability (DIC/DIL), Primary and Excess Commercial Auto, Foreign Voluntary Workers’ Compensation, Employers’ Liability	5M (higher limits available)	US-domiciled companies with international presence	• Controlled master programs • Captive programs • Guaranteed cost to various risk financing techniques
Casualty: Excess Casualty			
Lead Umbrella	up to 10M	Consumer and industrial, manufacturing, real estate, educational facilities, retail, service industries, food and beverage, technology, transportation, wholesale and distributors manufacturing, hospitality	• Umbrella policy form, Excess follow form and Umbrella form (A/B) and Excess Liability policy • Occurrence, claims made • Admitted or non-admitted paper • Lead or follow position on an excess layer
Excess Liability	up to 50M		
Casualty: Railroads			
Primary	up to 25M	Freight railroads - class I, II (regional) and III (short line) railroads, switching and terminal railroad operators, transit, commuter and light rail systems, excursion and charter railroads, tourist railways, scenic railroads, private railcar owners, lessee or lessors of rail equipment, track owners, rail contractors, service providers and suppliers	• Work with both retailers and wholesalers • Dedicated claims expertise • Non-admitted paper • Claims-made and occurrence forms available • Ability to manuscript forms and endorsements
Excess	up to 25M		
Railroad Protective	up to 25M		
Environmental			
Professional & Pollution Legal Liability for the Construction and Environmental Services Industries	up to 50M	• Environmental services industry including consultants, contractors and laboratories • Construction businesses with up to 100M in revenue including general contractors, construction managers, and commercial specialty trade contractors (concrete, utility, excavation, mechanical, HVAC, street and road, etc.)	• Professional insuring agreements: Professional Liability, Rectification Expense, Protective Loss • Pollution insuring agreements: Job Site, Transportation, Emergency Remediation Expense, Pollution Protective Loss, Your Location, Non-Owned Disposal Sites
Pollution & Remediation Legal Liability (PARLL)	up to 50M	Including but not limited to: property owners (public and private), developers, redevelopers, manufacturing and other industrial operations, educational facilities, financial institutions (banks and lenders), Real Estate Investment Trusts (REITS), recreational and hospitality facilities, retailers, transportation companies, waste firms, recyclers	• Pollution Legal Liability: Third party coverage for bodily injury, property damage and legal expense • Remediation Legal Liability: First and third party coverage for remediation expense and legal expense • Contingent Transportation Coverage: Transportation coverage and legal expense for materials transported by a third party carrier • Non-owned Disposal Site Coverage
Property & Casualty	GL: 1M/2M Auto: 1M CSL Umbrella: up to 15M Workers’ Compensation Property	• Environmental services industry: remediation contractors, environmental consultants and laboratories • Environmental facilities: recyclers, treatment, storage and disposal of wastes • Bulk transporters: hazmat and wastes, including some bulk non-hazmat (cement, lime, milk)	• Auto sudden and accidental pollution (CA9948) • Risk Engineering provides industry-leading loss prevention services and safety resources • 20 tractor minimum for truckers • WC is statutory guaranteed cost • Property is typically less than 50M TIV, higher limits may be arranged