MSIG USA

Construction Product Summary

When your inland marine activities involve new construction, renovations, or installations, MSIG USA can provide coverage tailored to address your specific exposures. Our underwriters have the knowledge and experience to tailor an insurance solution to your requirements, offering coverage options that include Builders Risk, Installation Floaters, and Contractors' Equipment. Our highly experienced in-house risk engineering consultants can help you prevent inland marine losses through comprehensive risk assessments—crucial for construction projects—and practical risk reduction recommendations.

CONSTRUCTION PRODUCT OVERVIEW

Areas of Focus	• Offices • Airports • Hospitality • Health Care • Warehouses • Data Centers • Manufacturing • AI Infrastructure • Higher Education • Municipal Projects • Renewable Energy • Other Commercial Occupancies
Target Risks	• New, ground-up construction • Non-combustible construction • Owners/general contractors • Installation/assembly projects • Non-structural renovations/build-outs
Key Requirements	• Breakdown of Hard Costs & Soft Costs • Full description of construction project and the work to be performed • General contractor and major sub-contractors • Protections/controls at the job site • Construction schedule/Gantt chart • GeoTech Report • Testing protocols and procedures
Coverage Terms	• Project or master builders risk programs • 100% of insured program • Lead, quota share, excess, follow form capabilities • Proprietary & market coverage forms • Admitted & non-admitted paper • $100,000,000+ capacity
Paper Usage	A+ Size XV, Admitted and Non-Admitted Paper Available
Group Ratings	AM Best Credit Rating: A+ Size XV S&P's Financial Strength Rating: A+ Moody's Insurance Strength Rating: A1
When to Think of MSIG USA	• For all your best-in-class accounts • When you need experienced, flexible decision-making and desire a long-term, sustainable relationship

Choose the Trusted Partner That Keeps Leading Businesses Protected

With a long history of property and casualty experience and substantial capacity, MSIG USA is the right partner to safeguard your clients' assets and reduce their risks in a volatile world.

MSIG USA is the US-based insurance subsidiary of MS&AD Insurance Group Holdings, Inc., one of the world's top P&C carriers and a global reach that spans 40+ countries and regions. With Class 15, A+ ratings from S&P and A.M. Best, MSIG USA's 350-year history offers a long-term, sustainable business partnership, making us ideally suited to help keep leading businesses protected, no matter where they operate and no matter what tomorrow brings.[2]

The Capacity, Strength, and Creativity Your Clients Demand

MSIG USA combines all the best features that you would expect in a P&C insurer:

- The capacity to provide coverage globally.
- Financial strength, stability, and a rich heritage that assures we are here for the long run.
- The underwriting creativity to address demanding risks with customized solutions.

MSIG USA is admitted in all P&C lines across 50 states, including the District of Columbia and Puerto Rico. As a US-based company with a global footprint, we employ 400+ professionals in the US plus many more experts across our parent company.

Services That Go Far Beyond a Policy

Your clients expect a business insurance carrier to provide much more than a policy, and we agree. That's why we deliver the highest quality service across every function:

- Building long-lasting relationships based on mutual trust and integrity.
- Taking the time to understand the challenges unique to each business we serve.
- Delivering a comprehensive suite of risk engineering services that help prevent losses.
- Taking a data-driven approach to claims management for better decision-making.
- Staffing our support teams with highly knowledgeable, responsive, attentive service professionals dedicated to your client's satisfaction.
- Continually driving innovations that ensure an exceptional customer experience.

Values You Can Count On

Our entire organization lives by a set of values that date back to our 17th century roots.

Customer-focused:	We strive to provide security and achieve customer satisfaction.
Integrity:	We base our relationships with all stakeholders on fair and honest practices.
Teamwork:	We achieve mutual growth by respecting one another's individuality and opinions and by sharing knowledge and ideas.
Innovation:	We listen to our stakeholders and continuously seek ways to improve our work and business.
Professionalism:	We make continuous efforts to improve our skills and proficiency to provide high-quality services.
Diversity and Inclusion:	We're committed to a workplace that encourages all employees to reach their full potential.