



Cargo Insurance Product Summary

MSIG USA brings the capacity and financial strength to offer cargo insurance across a wide range of classes. As the US-based subsidiary of MS&AD Insurance Group Holdings, Inc., and one of the largest global writers of marine insurance, we utilize our A+ Size XV paper, and provide world-class underwriting, a broad product portfolio, and in-house claims services to the marine insurance market.

CARGO PRODUCT SUMMARY

Areas of Focus	<p>Manufactured goods of every description, including raw materials and finished goods for international and domestic shipments by ocean, air, and land conveyance.</p> <p>Target Classes:</p> <ul style="list-style-type: none">• Manufacturers• Distributors• Importers and Exporters• Stock Throughputs• Logistics
Offerings	<ul style="list-style-type: none">• Experienced underwriting staff that provide solutions for complex risks• Broad client base, including Fortune 500 and 1000 clients• Ability to write on our own proprietary form, or broker-issued manuscript forms, including coverage for all-risk or named perils; wars, strikes, riots and civil commotions; warehouse stock throughput inclusive of retail exposures; domestic and foreign inland transit; excess cargo and excess stock• Electronic cargo certificate issuance available• Risk engineering and loss control services• Consistent and flexible underwriting approach
Limits Available	<p>\$35,000,000 capacity in transit any one conveyance</p> <p>\$10,00,000/occurrence for critical CAT for stock throughput business</p>
Carrier	A+ Size XV, Admitted Paper Available
Scope of Coverage	Worldwide subject to applicable sanctions
Group Ratings	<p>AM Best Credit Rating: A+ Size XV</p> <p>S&P's Financial Strength Rating: A+</p> <p>Moody's Insurance Strength Rating: A1</p>
When to Think of MSIG USA	<ul style="list-style-type: none">• 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.

