



Construction Product Summary

MSIG USA brings the capacity and financial strength to deliver sophisticated Builder's Risk solutions tailored to the construction industry. We partner with leading owners, developers, and contractors to provide precise underwriting and exceptional service. Our highly experienced in-house risk engineering consultants offer comprehensive risk assessments—critical for construction projects—along with practical, actionable risk reduction recommendations.

CONSTRUCTION PRODUCT OVERVIEW

Areas of Focus

Contractors All Risk (CAR) and Erection All Risk (EAR)

- Residential
- Commercial
- Institutional
- Transportation
- Data-Center/Mission-Critical
- Civil/Infrastructure
- Heavy Manufacturing
- Power & Energy
- Sports & Entertainment

Coverage Terms

- Major Account Builder's Risk focus (Projects > \$100M TIV)
- Quote share policy structures preferred (follow capacity)
- \$100M net treaty capacity available (amount subject)
- Critical CAT capacity offered based on UW review
- \$100k minimum premium to apply

Avoided Classes

- Wood-Frame Habitational
- CLT / Mass Timber
- Rail / Rolling Stock

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

- When you need experienced, technical construction underwriting with solutions built for multi-year policy periods.

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.

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| 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. |