



# Marine Liability Product Summary

MSIG USA brings the capacity and financial strength to offer marine liability 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.

## MARINE LIABILITY PRODUCT SUMMARY

### Areas of Focus

- Vessel Owners, Operators, and Charterers
- Ports and Terminals
- Marine Contractors
- Shipyards
- Marinas
- Upstream Oilfield Service Contractors
- E&P Owners, Operators, and Non-operators
- Marine Surveyors and Consultants

### Offerings

- Experienced underwriting staff that provide solutions for complex risks
- Broad client base, including Fortune 500 and 1000 clients
- Ability to write on market and bespoke forms, including coverage for marine comprehensive liability (MCL); maritime employers liability (MEL); ship repairers liability; stevedores, wharfingers, and terminal operators liability; charterers liability; protection and indemnity (P&I); bumsershoot and specific excess
- Risk engineering and loss control services
- Consistent underwriting approach

### Limits Available

\$1,000,000 primary + \$20,000,000 excess capacity

### Carrier

A+ Size XV, Admitted Paper Available

### Avoided Risks

- P&I without supporting hull
- Oil and gas downstream exposures

### 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.<sup>2</sup>



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

