



Property Product Summary

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

PROPERTY PRODUCT OVERVIEW

Targeted Distribution Channels

- Retail
- Wholesale

Areas of Focus

Soft Class Occupancies

(including but not limited to):

- Residential and Commercial Real Estate
- Municipalities
- Schools
- Hospitality and Gaming
- Healthcare
- Retail

Manufacturing Risks

(including but not limited to):

- Heavy Manufacturing
- Food and Beverage Processing
- Pharmaceutical
- Technology
- Chemical

Strategic Coverage Capabilities

MSIG USA offers primary, excess, and quota share on ground-up placements, enabling us to deliver flexible, tailored solutions that provide coverage above deductibles.

Limits Available

Up to \$100,000,000 Per Occurrence (additional capacity available in some cases)

Carrier

A+ Size XV, Admitted and Non-Admitted Paper Available

Scope of Coverage

Worldwide

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 with a highly rated partner

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. |

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