Wholesale 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.

WHOLESALE PROPERTY PRODUCT OVERVIEW

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 • 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) Limits Available for the following CAT Perils: Flood, Earthquake, Named Storm, Convective Storm, & Wildfire.
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 unique or complex risks • When you need experienced, flexible decision-making and desire a long-term, sustainable relationship with a highly rated partner

MSIG USA is the marketing name used to refer to certain underwriting subsidiaries of MSIG Holdings (U.S.A.), Inc. ("MSIGH"), and its subsidiary companies. U.S. Companies Only: MSIG insurers are subsidiaries of Mitsui Sumitomo Insurance Company, Limited, a member of MS & AD Insurance Group. MSIG refers to the insurers underwriting coverage: Mitsui Sumitomo Insurance Company of America, Mitsui Sumitomo Insurance USA Inc. and MSIG Specialty Insurance USA Inc. Not all insurers do business in all jurisdictions. Actual coverage is subject to the language of the policies as issued. The insurers are managed by Mitsui Sumitomo Marine Management (U.S.A.), Inc. with offices at 15 Independence Boulevard, P.O. Box 4602, Warren, NJ 07059-0602, USA.

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.

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