

# Property D&F

## Subclasses

- Open Market Property Insurance (North America and International)
- Open Market Facultative Reinsurance (North America and International)

## Target Clients

- Public Entity, Municipalities, Churches, Hospitals, Schools, Infrastructure
- Real Estate, Hotels, Retail, Casinos, Multi/Single Family
- Industrial, Logistic Warehousing, Pharmaceuticals, Semiconductors

## Appetite

- North American Business – Single location/state, nationwide and global accounts
- International Business – Single location/country/global accounts, targeting areas such as Australia, Canada, New Zealand, Asia, LatAm, Middle East, UK/Europe.

## Cover

- Primary Cover – High Rate on line sitting in excess of suitable deductibles and retentions
- High / Excess Layers – Utilizing the company's max lines, often sitting excess of any Named Windstorm or Earthquake PML
- Fully licensed US E&S market writing on a direct surplus lines basis.
- Admitted paper for Canadian business.

*Insurance and Facultative Reinsurance Basis*

## Capabilities

- Primary – above the underlying deductible – USD 5m
- Excess – very few remote locations exposed and cat is the price driver – USD 50m if consuming critical cat aggregate, USD 30m if not
- High Excess – top layers of the program, extreme scenarios and predominantly RDS event levels or an individual location – USD 50m



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