



TOKIO MARINE  
HCC



# Tokio Marine HCC – Casualty Group

## Product Portfolio

The Tokio Marine HCC – Casualty Group draws upon 250 years of combined experience writing complex liability accounts. We specialize in creative solutions for our wholesale partners with a specific focus in the following industries: construction, products liability and premise liability.

# Tokio Marine HCC – Primary Casualty: Customized Liability Protection



## Practice Policies for General Contractors

Primary Casualty entertains commercial and residential general contractors in all states.

### Limits of Liability:

- \$1MM/\$2MM/\$2MM
- \$2MM/\$4MM/\$4MM

### Deductible Options:

- Starting as low as \$10,000

## Project Specific Policies

We specialize in providing coverage for the construction of scheduled commercial or residential structures. Coverage can be provided for the general contractor, developer / general contractor or developer only (owner interest). We offer a project term of up to five years.

### Limits of Liability:

- \$1MM/\$2MM/\$2MM
- \$2MM/\$2MM/\$2MM
- \$2MM/\$4MM/\$4MM

## Wrap-Up Policies

We write commercial and residential wrap-up policies on an OCIP, CCIP and rolling wrap-up basis. For residential wraps, defense costs are typically inside the limit of liability. Wrap-up projects can include: custom homes, single family homes, single family tract homes, condominium construction, all commercial buildings, conversions and partially completed projects.

### Limits of Liability:

- \$1MM/\$2MM/\$2MM
- \$2MM/\$2MM/\$2MM
- \$2MM/\$4MM/\$4MM
- Limits of up to \$5MM are available for residential projects.

### Deductible Options:

- Starting at \$25,000

## Rolling Project Specific and Rolling Wrap-Up Policies

Rolling wrap-up policies allow the insured to lock in a rate and policy terms for a large schedule of projects. We entertain commercial projects in all states which can be scheduled onto one master policy. The general aggregate and products aggregate apply on a per project basis. The maximum policy term is five years with the insured being able to add projects during the first 24 months of the policy.

### Limits of Liability:

- \$1MM/\$2MM/\$2MM
- \$2MM/\$4MM/\$4MM

### Deductible Options:

- Starting at \$25,000 per project

## New York Construction

We specialize in writing New York based commercial and residential general contractors. This includes annual practice policies and project specific policies on a non-admitted and admitted basis. Our New York construction underwriting specialists customize programs to fit the needs of each insured. Project specific policies can be written for a three year term and we will consider a five year term for select accounts. All New York construction accounts are enrolled in our proprietary risk management program.

### Limits of Liability:

- \$1MM/\$2MM/\$2MM
- \$2MM/\$4MM/\$4MM

### Deductible Options:

- Starting as low as \$10,000

## Product Liability

We consider a wide variety of product manufacturer and distributor exposures with a preference for highly engineered products, providing limits up to \$2MM/\$4MM/\$4MM. We also consider new ventures and retentions ranging from first dollar to large self-insured retentions.

## Premise Liability

We can consider a wide variety of premise liability exposures, including habitational and retail exposures. We write OL&T schedules with a minimum self-insured retention of \$50,000.

# Tokio Marine HCC – Excess Casualty: Quality Excess Protection

## Practice Policies for Contractors

We consider a wide variety of contractors in all states, except New York, including general contractors, as well as specialty, trade and artisan contractors for residential and commercial work.

Examples include: electrical, plumbing, HVAC, street and road, painting or carpentry.

### Limits

Limits of up to \$10MM are available for lead excess and up to \$15MM when excess of a \$10MM minimum attachment.

## Project Specific Policies

We provide coverage for the construction of scheduled commercial or residential projects.

Coverage can be for the general contractor, developer / general contractor or developer only (owners interest). We offer a project term of up to five years in all states.

### Limits

Limits of up to \$10MM are available for lead excess or up to \$15MM when excess of a \$10MM minimum attachment.

## Wrap-Up Policies

We specialize in commercial and residential wrap-up policies on an OCIP, CCIP and rolling wrap-up basis. Coverage for wraps is available in all states, except New York, with terms up to 5 years.

### Limits

Limits of up to \$10MM are available for lead excess or up to \$15MM when excess of a \$10MM minimum attachment.

## Supported Excess for Rolling Project Specific and Rolling Wrap-Ups

Excess Casualty will write rolling wrap-up policies exclusively over TMHCC Primary Casualty.

### Limits

Limits of up to \$10MM are available for lead excess or up to \$15MM when excess of a \$10MM minimum attachment.

## Supported Excess for NY General Contractors

We write New York based commercial and residential contractors in Excess Casualty over the Primary Casualty Division.

### Limits

Limits of up to \$5MM are available for lead excess – supported only.

## New York Buffer Excess

Our buffer excess facility provides \$3MM X/S \$2MM for general liability coverages on an unsupported basis for New York general contractor annual practice policies and project specific policies.

### Limits

Limits of up to \$3MM are available with a \$2MM minimum attachment.

## Manufacturing

We entertain highly engineered products, consumer products, and other product accounts with low frequency of loss.

Examples include: industrial equipment, contractors equipment

### Limits

Limits of up to \$10MM are available for lead excess or up to \$15MM when excess of a \$10MM minimum attachment.

## Premise Liability

We can consider a wide variety of premise liability exposures, including habitational and retail exposures.

### Limits

Limits of up to \$10MM are available for lead excess or up to \$15MM when excess of a \$10MM minimum attachment.

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## Coverage Offered

Follow form excess liability

## Capabilities

\$10MM in lead positions or \$15MM excess of a \$10MM attachment.







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### About Tokio Marine HCC – Casualty Group

The Casualty Group, a member of Tokio Marine HCC, consists of Primary Casualty, Excess Casualty and Artisan Contractors. Our Primary Casualty underwriters write general liability coverage for commercial businesses, as well as for commercial and residential construction products. Excess Casualty writes commercial excess liability coverage on a follow form basis over general liability and auto liability policies for manufacturing, transportation, contractors, and owners, landlords and tenants (OL&T). We also underwrite excess for project specific and wrap-up programs. Artisan Contractors offers general liability, excess liability, and property coverage designed to meet the needs of small artisan contractors.

### Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global insurance company with a market capitalization of approximately \$30 billion, as of December 31, 2015.

## Contact us

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#### **Tokio Marine HCC – Casualty Group**

tmhcc.com

A member of the Tokio Marine HCC group of companies

*To Be a **Good Company***