



**TOKIO MARINE  
HCC**

# Open Market Property

**We provide 'All Risks' coverage, often including catastrophe perils, across a broad range of classes including manufacturing, municipalities, hospitality, retail and real estate with a focus on excess of loss attachment. From small business portfolios to large multinational corporations, we have experience on hand to offer bespoke coverage for both physical damage and business interruption.**

Our property underwriters are situated in the City of London, the centre of the global insurance market and are dedicated to offering an extensive variety of commercial insurance solutions for a worldwide client base. Our underwriting philosophy ensures that each and every client is treated with the same exacting standards.

We only underwrite business through Lloyd's intermediaries on a subscription basis and recognise the importance of spreading risk along with keeping consistent production sources and client base.

We write property business on a worldwide basis with the bulk of our business emanating from the United States of America. The majority of our clients take large deductibles or selfinsured retentions as they do not wish to claim for small amounts, but prefer their insurers to be ready and willing to indemnify them in the event of a large claim.

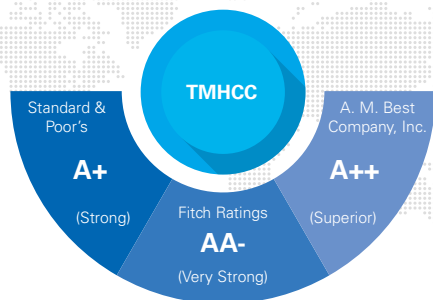
Our claims team has an outstanding reputation for responding quickly and professionally should a settlement be sought.

**Our commitment to underwriting discipline, quality of service and strong financial credentials enables us to continue to enjoy long-term relationships with our clients.**

## Why Tokio Marine HCC?

- All Risks' cover including catastrophe perils for physical damage and business interruption
- Our clients range from small privately owned companies through to large multinational corporations
- Excess and surplus capacity to the domestic markets on both a direct and reinsurance basis

## Tokio Marine HCC's insurance companies are highly rated:



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## About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:



[tmhcc.com/en/about-us](https://tmhcc.com/en/about-us)



## A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at The St Botolph Building, 138 Houndsditch, London, EC3A 7BT.

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