



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

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