



## EXCESS CASUALTY

**Brit** is a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. We have a major presence in Lloyd's of London, the world's specialist insurance market provider, and a significant US and international reach. We underwrite a broad class of commercial specialty insurance with a strong focus on property, casualty and energy business. Our capabilities are underpinned by our strong financials.

**Brit Global Specialty USA (BGSU)** underwrites on behalf of Brit Syndicates 2987 and 2988, providing retail, wholesale and reinsurance brokers with Lloyd's financial strength and capabilities. BGSU offers a range of E&S, admitted and reinsurance products with a focus on Specialty Package, Property, General Liability, Excess Casualty, Professional Lines, Commercial Marine, Cyber, Programs, and Property & Casualty Reinsurance. Headquartered in Chicago, we have underwriting presence in Atlanta, Hartford, Houston, Los Angeles Metro Area, Miami, New York, Philadelphia, Richmond and San Francisco Bay Area.

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

## EXCESS CASUALTY

OUR EXCESS CASUALTY TEAM IS COMMITTED TO GROWING THROUGH A DEDICATED WHOLESALE BROKERAGE NETWORK AND EVALUATING INDIVIDUAL RISK CHARACTERISTICS TO ASSIST IN PROVIDING CUSTOMIZED SOLUTIONS. WE AIM TO ESTABLISH LONG TERM PARTNERSHIPS THROUGH RESPONSIVE SERVICE, EXPERTISE, FLEXIBILITY AND A BROAD UNDERWRITING APPETITE THAT SUIT OUR CLIENTS NEEDS IN AN EVOLVING MARKET.

### PRODUCT

We provide a non-admitted excess casualty product to a wide range of commercial businesses where general liability is the driving exposure. Various attachment points and underlying coverages can be considered.

### CAPACITY/MINIMUM PREMIUMS

- \$15,000,000 capacity
- \$2,000 per mil minimum premium
- \$25,000 per policy minimum premium (lower minimum available on supported excess placements)

### HIGHLIGHTS

- Attachments starting at \$1,000,000
- ISO influenced Excess Follow Form Coverage
- Occurrence or Claims-Made Coverage available
- Flexibility to follow coverages such as PL, E&O, GKLL and Abuse when incidental to overall risk
- Quota share availability with other carriers (carrier rating threshold to apply)
- Provide ventilated policies on single risk tower

### PAPER

Lloyd's of London on behalf of Brit Syndicate 2987

### SECURITY

- A (Excellent) A.M. Best (Lloyd's Rating)
- A+ (Strong) Standard & Poor's

### TARGET CLASSES

- Product Liability driven risks including but not limited to:
  - Manufacturers for commercial, industrial and consumer products
  - Foreign Importers with US distribution entities
  - Distributors
  - Discontinued Products
  - Equipment rental/leasing
- Premise Driven Risks including but not limited to:
  - Retail and shopping mall exposures
  - Hotels/Motels
  - Full service resorts and amenities including timeshares
  - Casinos
  - Restaurants and High End Lounges
  - Residential, Commercial and Mixed-Use Real Estate (minimum \$5M attachment)
- Miscellaneous:
  - Trade and Artisan contractors
  - Discontinued operations coverage
  - Special Events with short term policies available

The following classes will not be considered at any attachment point: NY contracting, Truckers, Pharmaceutical, Gentleman's Clubs

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## SEEING THE DIFFERENCE MAKES THE DIFFERENCE

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