



TOKIO MARINE  
AMERICA



# LARGE COMMERCIAL PROPERTY (LCP)



**Tokio Marine America's Large Commercial Property (LCP)** team specializes in writing US domiciled large risk-managed National and Global accounts (total values greater than \$500m). Our LCP team consists of industry specialists dedicated to providing our policyholders and brokers with industry leading service, product and security. At Tokio Marine America (TMA) we seek to establish true long-term relationships with policyholders and brokers. TMA LCP underwriters work to understand our clients' businesses to deliver dependable risk protection and risk solutions in a world of increasing risk, complexity and uncertainty.



## PRODUCTS

**All Risks Property Damage & Business Interruption Cover. Capacity is Offered on Quota Share Ground Up And/Or Excess of Loss Basis. Capacity is Not Offered on 100% Layer Basis (either Primary or Excess).**

Included within All Risks Property TMA can provide the following coverages:

- US Domestic and Global risks
- Global Earthquake, Flood and Windstorm coverage
- Business Interruption and Contingent Business Interruption
- Non-Physical damage Business Interruption
- Boiler & Machinery
- Terrorism

## FEATURES

- Flat organization structure allows direct access to key decision makers resulting in faster response times
- Select distribution partner network
- Dedicated long term client relationships
- Admitted, superior rated paper

## CAPACITY

- Up to \$100M All Risks
- \$25M Catastrophe (including Wind, EQ and Flood)
- Admitted Status – Tokio Marine America is licensed and approved to write Property Insurance in 50 states
- Paper: Tokio Marine America Insurance Company

## OCCUPANCY CLASS APPETITE & TARGET CUSTOMERS

### Target Occupancies:

- Manufacturing
- Communications
- Pharma/Life Science
- Financial Institutions/REIT's
- Food & Beverage
- Hospitality/Casinos
- Healthcare/Hospitals
- Higher Education
- Distribution/Logistics
- Municipalities
- Retail/Shopping Centers

### Occupancies we do not cover:

- Rail (Passenger and Freight)
- Grain
- Frame Garden Style Apartments
- Energy
- Mining

## EXAMPLES OF CHANGE IN UNDERWRITING APPETITE

### Large Defense Contractor:

**New Product:** 7.5% (\$43.1m) p/o \$575m vs  
**Legacy Product:** 10% (\$27.5m) p/o \$275m xs \$300m

### State Municipality:

**New Product:** 14.5% (\$58m) p/o \$400m xs \$100m vs  
**Legacy Product:** 10% (\$20m) p/o \$200m xs \$300m

### Aircraft Manufacturer:

**New Product:** 5.0% (\$35m) p/o \$700m vs  
**Legacy Product:** 2.0% (\$14m) p/o \$700m

### Global Manufacturer:

**New Product:** 7.5% (\$60m) p/o \$800m xs \$175m vs  
**Legacy Product:** 10% (\$15m) p/o \$150m xs \$175m and 7.5% (\$30m) p/o \$400m xs \$575m

### Global Hospitality Account:

**New Product:** 2.0% (\$12m) p/o \$600m vs  
**Legacy Product:** 3.0% (\$4.5m) p/o \$150m xs \$100m

### National Real Estate Investment Trust:

**New Product:** 5.0% (\$10m) p/o \$200m xs \$50m vs  
**Legacy Product:** 2.0% (\$1.5m) p/o \$75m xs \$150m



# LARGE COMMERCIAL PROPERTY (LCP)



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**+100** years  
in the United States

**\$170 billion**  
in Total Assets

**Excellent** security of  
**A++ (Superior)**  
for the Group (AM Best)

**40,000** employees  
worldwide