



TOKIOMARINE  
AMERICA



# INLAND MARINE AFFINITY GROUPS



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**Tokio Marine America's inland marine specialists focus on a wide range of mobile equipment and assets, commonly referred to as "floaters", that can be accessed through non-traditional distribution channels. With an extensive knowledge of the industries and underwriting techniques, we put our collective experience together to offer you both standard and creative solutions for property in motion.**

Certain segments of inland marine insurance lend themselves to standardized treatment of small homogenous exposures distributed through a non-traditional portal. Utilizing the licenses of an independent agent or broker, an 'affinity group', such as a not-for-profit trade association, may have the capability to offer an insurance solution as part of its overall member benefits.

The product offering could be medical equipment, film equipment, camera equipment, collectibles, or about anything else that fits the inland marine definition. What makes it unique is the distribution channel, efficiency and the optional 'packaging' of the product with other services.

Our Inland Marine team consists of multi-dimensional industry specialists providing exquisite service to a hand-selected group of distribution partners.

## APPETITE

### Our Target Customers

- Trade Associations
- Membership Clubs
- MGAs that focus on a niche market for GL or PL Lines
- Aggregators
- Point-of-Sale Retailers of mobile assets that meet the inland marine definition

### Risk We Usually Avoid

- Warranty Related Products
- Natural Catastrophe Driven Risks
- Large Ticket Items

## PRODUCTS

### Products Available

- Scheduled Property Floater
- Medical Equipment
- Electronic Data Processing Equipment
- Golf Course Coverage
- Collectibles
- Any other asset that is mobile in nature that meets the inland marine definition

### Product Capabilities

- Ability to tailor specialized workflow and processing methods to meet unique needs
- Short-term and long-term policy terms available

## FEATURES

### Unique Features

- We work with only a select group of distribution partners
- Experienced underwriters and a flat organizational structure resulting in faster decisions
- Our "product" focus is ease-of-access to insurance for homogenous exposures creating a win-win solution for all concerned
- Flexibility to design a program that allows delegated administrative authority and long-term IT solutions
- Opportunistic on MGA Partnerships

## Minimum Premium

Our relationships-driven approach eliminates the need for pre-determined minimum premiums. Let us work with you to establish what makes the most sense for both parties.

## Admitted Status

Tokio Marine is licensed and approved to write inland marine business in 50 states. Non-admitted capabilities are available for unique opportunities.

**+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

Tokio Marine America is the marketing name for  
Tokio Marine America Insurance Company (TMAIC)

[tmamerica.com](http://tmamerica.com)

To Be a *Good Company*