



# Excess and Surplus Line Solutions

## **Creative coverage for tough middle-market risks**

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## The MRSI difference

- Highly customized coverage provided solely through A+ rated carriers
- Best-in-class underwriting driven by our team's deep expertise and commitment to delivering innovative, value-added solutions to insured's problems
- Superior claims service from our in-house team of specialized professionals, which includes licensed attorneys with decades of experience in claims handling and litigation management

## Excess and Surplus Lines Coverage

**Responsiveness | Expertise | Solutions-Oriented | Superior Claims Service**

Munich Re Specialty Insurance (MRSI) addresses complex challenges in today's evolving commercial market with a growing Excess and Surplus Lines Coverage portfolio.

We specialize in underwriting difficult-to-place, moderate-to-higher risks specifically for the middle market. Our entrepreneurial approach to evaluating each submission on its own merits allows us to deliver customized solutions that our brokers and their clients can rely on. Our commercial coverage includes Property, Casualty, Healthcare Liability, and Financial Lines.

MRSI's Excess and Surplus Lines distribution partners are primarily wholesale; however, we will trade through retail brokers for specific business outside of the wholesale environment.



## Property

### Commercial property coverage for unique, hard-to-place risks in North America

Our broad risk appetite and underwriting expertise allows us to offer a broad array of insurance solutions for everyday commercial risks as well as disaster-related impacts. We also have the capability to respond quickly, creatively, and flexibly to market cycles.

- Coverage specifically tailored for individual risks; wide array of target classes
- \$25m capacity per risk; policies available: 100% ground up, primary, quota share, and excess
- Shared and layered capacity





## Casualty

A true E&S solutions provider specializing in complex individual casualty risks

Rapidly evolving commercial risks call for innovative, tailored solutions. With an extensive risk appetite, expert underwriting, and claims capabilities, we offer coverage that brokers and their clients need now.

- **Primary:** Target classes include contractors, hospitality, product manufacturers, and real estate; coverage premium range from \$20k to \$500k; occurrence and claims-made triggers.
- **Excess:** Target classes include auto, product manufacturers, contractors, real estate, and more; \$5m in capacity; supported and unsupported excess available.





# Healthcare Liability

## Protection for today's healthcare organizations

Now more than ever, it is critical that healthcare clients have protection against today's far-reaching risks. Along with a broad scope of customized solutions, we offer an unparalleled level of healthcare safety and risk-management expertise, and a superior level of service to our select brokers.

- Target classes include hospitals, assisted living facilities, allied healthcare, and other facilities
- Coverage including Excess and Surplus, Employee Benefits Liability, and Employer Liability
- Healthcare safety and risk management services to help develop effective safety and risk management strategies







## Financial Lines

Capacity, underwriting expertise, and superior claims handling for today's volatile E&S market

Our Financial Lines team solves problems for select brokers and insureds in middle-market companies, organizations, and firms. Our underwriting expertise, fast decisions, and superior claims handling enable us to quickly respond to the professional liability coverage issues of today.

## Management Liability

Protection for private companies and non-profit organizations; includes D&O, employment practices, fiduciary, and crime.

## Miscellaneous Professional Liability

Critical coverage for professionals, businesses, and consultants from claims that can lead to financial loss, costly litigation, and reputational harm.

## Lawyers Professional Liability

Important protection for law firms facing intensifying risks in today's market; malpractice claims, violation of faith and fair dealing, and more.



Munich Re Specialty  
Insurance. Solutions for  
today and tomorrow.

## Contact our Excess and Surplus Lines team leaders



**Jim Wallace**

Head of E&S Property

Tel.: (332) 209-3402

jwallace@munichre.com



**Tyler Coleman**

Head of E&S Healthcare Liability

Tel.: (312) 993-3601

tyler.coleman@munichre.com



**Megan Kelley**

Head of Excess E&S Casualty

Tel.: (917) 751-7203

mkelley@munichre.com



**Marcia Blanco**

Head of Financial Lines

Tel.: (415) 601-4333

mblanco@munichre.com

Munich Re Specialty Insurance (MRSI) is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services in North America. For more information on MRSI, including licensing, regulatory-required, and other information on the operating companies, please [click here](#).

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