



## Excess and Surplus Line Solutions

### Creative coverage for tough middle-market risks

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#### 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 (E&S) distribution partners are primarily wholesale; however, we will trade through retail brokers for specific business outside of the wholesale environment.

#### 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 driven by our in-house team of specialized professionals, which includes licensed adjusters and attorneys with decades of experience in claims handling and litigation management

Our products are written on surplus lines paper, rated A+, XV (Superior) by AM Best.

## Property

We provide commercial property coverage for unique, hard-to-place risks in North America. Our broad risk appetite and underwriting expertise allows us to offer a full range of insurance solutions for everyday commercial risks as well as disaster-related impacts. We respond quickly, creatively, and flexibly to market cycles.

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

[Product overview »](#)

## Casualty

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 \$20,000 to \$500,000; occurrence and claims-made triggers.

**Excess:** Target classes include auto, manufacturers, contractors, and more; \$5,000,000 in capacity; supported and unsupported excess available.

[Product overview »](#)

## Healthcare Liability

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

[Product overview »](#)

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. Products and services are underwritten and provided by Bridgeway Insurance Company (BIC), American Alternative Insurance Corporation (AAIC), and Princeton Excess and Surplus Lines Insurance Company (PESLIC), which are affiliates of Munich Reinsurance America, Inc. BIC and PESLIC are surplus lines insurers and surplus lines business can only be placed or accepted through a licensed surplus lines producer. Any inquiries concerning the products discussed herein should be directed through a licensed surplus lines producer or broker. Not all products are available in all U.S. states, and terms and conditions of coverage may vary by state. The information contained herein is intended for surplus lines brokers and producers only. It is also intended as general information only and does not constitute an offer to sell or a solicitation of insurance. Each company is financially responsible for its own insurance products. For more information regarding MRSI, including BIC, AAIC, and PESLIC, [click here](#).

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## Financial Lines

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.

### E&S Management Liability

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

[Product overview »](#)

### 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.

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[Appetite guide »](#)

### Miscellaneous Professional Liability

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

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Munich Re Specialty Insurance. Solutions for today and tomorrow. Learn more. Visit our [Broker Resource Center »](#)