

## Property Facultative Certificate and Program

Unusual or high risk exposures that exceed your capacity or risk tolerance require intelligent solutions provided by an established and financially reliable reinsurer.

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### Reliable Solutions

Reinsurance buyers and brokers have access to our wide spectrum of facultative certificate reinsurance solutions, including coverage in:

- All Risk
- Cat Peril Carve-Outs (e.g., Flood, Earthquake, Wind Only)
- Inland Marine
- Builders Risk
- Auto Physical Damage
- Agri Business

### Property Certificate Features

- Significant reinsurance capacity for your property exposures, including property catastrophe driven placements.
- Flexible approach to providing property covers for buffer and high excess layers.
- Ability to write coverage on stand-alone perils.

### Property Program Features

- Effectively translating property program needs into financially sound, custom solutions.
- Coverage for a full portfolio of business or a single class.
- Automatic pricing and automation.
- Access to expert underwriting.

### Think Factory

We've brought together, into one business unit, experts in many underwriting disciplines to focus on developing solutions for the unique and high-risk exposures you manage. Each member of our Facultative department understands the challenges of facultative reinsurance and has the knowledge and experience to develop reliable solutions that match your need with our risk appetite.

### Regional Presence

We attach great importance to responsiveness and service and helping you realize your objectives. You can rely on our technical experts located throughout the U.S. to know the special requirements of your market. Our regional presence means that we can quickly and effectively translate your needs into custom facultative solutions.

As your facultative needs evolve, we have the ability to work together with our program/treaty underwriters to create semi-automatic or automatic solutions that fit your changing needs.

## Management

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\*Multiple back-up underwriters available in all states.

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