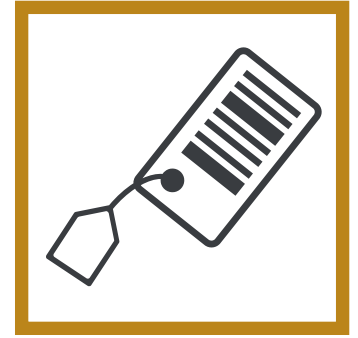




TOKIO MARINE
AMERICA



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



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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

Tokio Marine America is the marketing name for the Tokio Marine America Insurance Company, Trans Pacific Insurance Company, and TNUS Insurance Company.
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To Be a Good Company