

Beazley
US E&S
Commercial
Property



Beazley US E&S Commercial Property

We're the market that brokers turn to when they have a challenging commercial property risk with substantial catastrophe exposure.

Strategy

To deliver exceptional underwriting, policy issuance and claims service to wholesalers from Beazley's offices in the US.

Product features

- All risk including (or excluding) flood and earthquake
- Single peril earthquake coverage available
- Difference in conditions including flood and earthquake
- Equipment breakdown available.

Target market

Small to mid-sized commercial entities of up to \$500M in insured value across the US.

Underwriting appetite

- Institutional
- Light manufacturing
- Retailers/shopping centers
- Hotels/motels
- Restaurants
- Office buildings
- Condominiums/apartments
- Vacant property.

Policy form

ISO, Lloyd's and broker manuscript forms by agreement.

Capacity

- Up to \$25m maximum per risk
- Up to \$10m for natural catastrophe perils
- Full limits, first loss, quota share, and excess policies
- TIV < \$500m (< \$750m CA).

Distribution

Wholesale brokers

Loss control

Third party vendors

Claims

- 24-hour claim reporting
- Adjuster contact within 24-hours of reporting
- Claim is part of underwriting function.

Rating and security

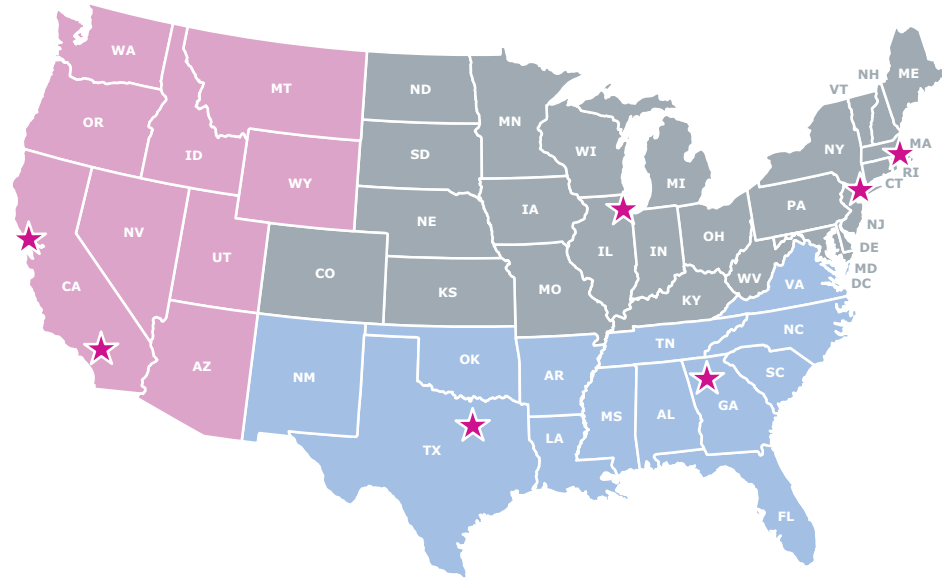
A.M. Best 'A' Excellent XV
100% Lloyd's

Risk appetite

- Preferred – Offices, retail, warehousing, medical offices, light manufacturing, residential condos, hotel/motel, apartments, restaurants, churches, vehicle repair, metal working, vacant property.

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Regional office locations



Western

- San Francisco
- Los Angeles

Central

- Chicago
- Boston
- New York

Southern

- Dallas
- Atlanta

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