

Zurich E&S Property



With over 150 years in business, Zurich is a globally-recognized brand with a strong capital position (A.M. Best Rated "A+", S&P Rated "AA")¹. We are well positioned in the global marketplace with distinctive property products, services and people who have the experience to help customers understand and protect themselves from risk.

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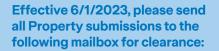
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¹ Zurich's financial strength rating as of November 2, 2023. A.M. Best's and Standard & Poor's financial strength ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. For the latest Standard & Poor's ratings, visit the S&P Global Ratings website at www.spglobal.com. The ratings represent the overall financial strength of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

Zurich E&S distributes 100% of our property capacity to the wholesale market. Our dedicated E&S team strives to deliver the quick turnaround time and tailored solutions demanded by our wholesale broker partners. This model enables us to build and develop strong and enduring relationships and add value to your teams. Our commitment to exclusive wholesale distribution includes Broker of Record (BOR) protection for our wholesale broker partners.

Zurich E&S offers non-admitted property solutions, to include meaningful CAT capacity. Our capacity offered can range from small quota share participation on difficult to place risks, to buffer capacity, to full ground up limits (determined by class of business and risk engineering information). Zurich's expert engineering services allow us to identify special hazards and traditional exposures from fire and explosion perils.



ZurichEnS.Property.Subs @zurichna.com

Please continue to copy your assigned underwriter on the submission.



Capabilities Recap

- Admitted & Non-Admitted Paper
- Quota Share Primary to include CAT
- · Buffer/Excess Capacity
- Full Limit/Ground Up Capacity
- · Global Program Design & Servicing
- Property Schedules with >\$100M TIV



Preferred Occupancies

- Condominium Associations
- Apartment/Multi Family
- Real Estate (Office Buildings, Mixed Schedules: Offices, Shopping Centers)
- Retail
- Hotels
- · Educational Facilities
- Manufacturing
- Municipalities



Risks not written by Zurich E&S Property

- Construction (e.g., Builder's Risk, COP)
- Inland Marine
- Mining Operations
- Crop Related Coverages
- · Open Lot Coverage
- · Deductible Buy-Downs
- Significant Energy Operations
- · Chemical Risks

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