



As one of the largest commercial multi-peril insurers in the country, Nationwide® delivers a solid portfolio of inland marine and specialty property products, coupled with decades of underwriting experience and a highly competitive pricing structure.

We offer a growing number of agents a local presence with strong knowledge of local markets, plus personal service through relationship-based underwriting.

## Inland Marine *Underwriting Focus*

### ■ Construction (strong appetite)

- Builder's risk—leading line, sweet spot is \$5 million to \$50 million projects
- Contractor's equipment—schedules for \$1 million to \$30 million
- Installation floaters—all types of projects, up to \$10 million
- Rigging—appetite limited to experienced contractors, \$2 million max limit

### ■ Transportation (moderate appetite)

- Transportation coverage (shipper's interest)—limits up to \$1 million
- Motor truck cargo legal liability—appetite is limited to medium-sized to smaller risks, 50 units and under; tough class of business requiring strong underwriting knowledge
- Trip transit (larger limit, single-shot trips)—limited appetite depending on commodity, distance and expertise of shipper; \$1 million to \$2 million limits

### ■ Bailments (strong appetite)

- Risks with care/custody/control of property of others, typically performing some service or process involving the property
- Risks range from dry cleaners to millwrights
- Tends to be good business—requires underwriting experience

### ■ Warehouse legal liability (moderate to strong appetite)

- Generally good business, depending on commodity
- Comfortable with limits up to \$20 million

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## Inland Marine *Key Products*

- Builder's Risk/Builder's Risk Broadening Endorsement
- Contractor's Combination Policy
- Contractor's Equipment/Contractor's Equipment Broadening Endorsement
- Equipment Sales & Rental Coverage Form
- Installation Floaters
- Mobile Medical Equipment Coverage
- Motor Truck Cargo Liability Coverage Reporting Form

## Specialty Property *Underwriting Focus*

In most states, Nationwide provides agents with a strong market for monoline property business. We look for well-controlled accounts with positive physical characteristics. Our “sweet spot” is properties valued between \$5 million and \$50 million, with the capacity to handle higher-valued locations. In particular, we have a strong underwriting appetite for these types of accounts:

- **Distribution**
- **Institutional risk**
  - Schools
  - Medical facilities
- **Light manufacturing**
- **Office exposures**
- **Property managers**
- **Wholesale**

### Specialty Property *Key Products*

- **Commercial Output Policy (COP)** — an American Association of Insurance Services (AAIS) product that offers broad, all-risk property and inland marine coverages in a single form; blanket coverage, with no coinsurance provision; and rating tailored to individual risk characteristics
- **PropertyPro® Insurance Plan** — for non-manufacturing accounts in NY; PropertyPro is a Nationwide proprietary product offering similar coverage to the COP

### More good reasons to partner with Nationwide®

#### INLAND MARINE TERRITORY MANAGERS

- Experienced technical underwriting experts (10 years minimum inland marine/property underwriting experience)
- Responsible for growth and profit
- Accountable for the agency relationship and management

#### SPECIALIZED LOSS CONTROL SERVICES

- Team of loss control consultants averaging 25 years of industry experience available to inland marine and specialty property customers
- Wide array of loss prevention services offered, including hazard identification and analysis, sprinkler system evaluations, infrared thermography surveys, liability evaluations, workplace safety programs, proper insurance-to-value calculations, and technical safety data bulletins for insureds

#### ADVANTAGES TO HOW WE PLACE BUSINESS

- Adequate field underwriting authority to do business
- Referral/audit functions rest with home office
- All business processed by centralized processing operation
- Centralized underwriting team handles all renewals \$10,000 and less

