



SPECIALTY CASUALTY

GLOBAL SPECIALTY LINES

RSA Canada's team for large commercial clients that adhere to a risk-managed approach to their business

THE RSA ADVANTAGE

Relationship driven. Experienced. The RSA Advantage represents how, together, we win.

- With a network of over 150 countries and territories, we offer customized, compliant global casualty solutions for large, risk-managed, multinational commercial and industrial clients
- In partnership with brokers and clients, RSA creates customized, responsive claims programs that address specific needs, emphasizing long-term relationship management
- The seasoned experts on our claims team provide 24/7 claims reporting, promptness and timely settlements
- We have the capability to consider even the most unique casualty risk—and to quickly respond to every request
- We can use third-party claims administrators where needed
- We offer:
 - Up to \$25 million capacity each for umbrella and excess policies, standalone CGL policies and US sales exposure
 - Engineering and loss-control services dedicated to liability
 - Broad-form wordings
 - Manufacturers' errors & omissions

At RSA, we believe in a simple, responsive and consistent service approach to our business. We seek to empower our people to offer flexible solutions for your clients' complex casualty needs.

Technical underwriting is at our core

We have the flexibility to use either RSA wordings or manuscript policy wordings so that clients can put a customized insurance program in place that can manage the risk complexities of large commercial operations. For clients with multinational and cross-border exposures, we can provide admitted policies worldwide—and we also have experience settling liability claims, with access to highly regarded global and US legal networks.

Our success comes from forging long-term, stable partnerships with our brokers and clients. Our goal is to provide the right coverage at a competitive price. Once we have the account, we don't stop servicing. In the event of a claim, our dedicated claims contact will provide prompt responses and equitable settlements.

HOW WE WORK WITH BROKERS

We know that large, complex casualty risks require a specialized and flexible approach to underwriting and service.

Our underwriting team is prepared to look at a vast range of risks. We work with brokers to determine if and how we can handle these risks—and if the risks are not within our appetite, we will respond quickly to provide guidance as to how you can handle them.

PRODUCT FEATURES AND BENEFITS

- Broad-form monoline CGL wording (manuscript wording considered)
- Time element pollution
- Policy includes personal injury, medical payments, tenants' legal liability, employee benefit liability, non-owned auto liability (including SEF 94 and 96), employers' liability and advertising liability
- Primary CGL offered in multiple segments, including manufacturing, construction & contracting, warehousing & logistics, business & professional services, and realty & property developers
- We offer sophisticated insurance programs—both monoline and multi-line—that can be customized to meet client needs and to complement other lines of business

PRODUCTS

- Monoline CGL with standalone primary and excess policies (on most risks)
- Umbrella and excess policies can be written over other insurers
- Admitted international paper in over 150 countries

CAPACITY

Capacity of \$25 million (inclusive of primary liability)

TARGET SECTORS

A strategic focus on where we win:

- Financial institutions
- Manufacturing (machinery, including international sales)
- Retailers & wholesalers
- Realty & property development
- Auto parts manufacturers
- Chemical risks
- Food & beverage processing
- Pulp & paper/forestry products
- Warehousing & logistics
- Rail liability

CONTACT

For more information, contact our **Specialty Team**.