



ASPEN
INSURANCE

| U.S. PRIMARY
CASUALTY



360° THINKING | [aspen-insurance.com](https://www.aspen-insurance.com)

PRIMARY CASUALTY

We create flexible, customized and creative solutions, aiming to deliver both expertise and customer service. We strive to build long-term customer relationships that provide continued value. Our experienced underwriting staff can develop tailored solutions to assist in the management of your most challenging risks.

COVERAGE

- Commercial General Liability – Claims-Made or Occurrence
- Products/Completed Operations – Claims-Made or Occurrence
- Liquor Liability Coverage – included with CGL

POLICY TERMS

- Annual Coverage or Project Term Coverage – up to 60 months
- Discontinued Coverage – up to 36 months

LIMITS AND ATTACHMENTS

- \$1 million/\$2 million/\$2 million up to \$2 million/\$4 million/\$4 million
- Per Project/Per Location Aggregates with Cap
- Aggregate Reinstatements – subject to underwriting criteria
- Guaranteed Cost, Deductibles or SIRs – Aggregates available
- Defense inside or outside the limits

MINIMUM PREMIUMS

- Generally \$50,000 (can vary based on limits, attachments and class of business)

RISK APPETITE & UNDERWRITING PHILOSOPHY

- Target risks with gross sales of \$5 million - \$2 billion
- Moderate to High Hazard risks with measurable exposures, existing loss control and/or risk management procedures in place
- Severity loss potential preferred over frequency

I PREFERRED RISKS

Manufacturers, Wholesale/Retail, Importers

- Mechanical, Electrical, Engines, Turbines, Pipes, Tubes, Valves and Compressors
- Industrial Machinery Equipment and Parts including Material Handling
- Non-Invasive Medical Devices
- Non-Critical Automobile Parts
- Plastic or Rubber goods
- Sporting Goods and Exercise Equipment
- Retail/Wholesale – Grocery, Department, Home Improvement

Construction

- Annual Practice – General Contractors or Specialized Trade Contractors, repair or remodeling on both commercial and residential structures
- Project Specific – General Contractors, Developers and Owners Interest – project focus on new commercial structures, Type 1 (concrete and steel), residential structures in non CD States

Real Estate

- Commercial Owners and Managers, including mixed use
- Residential Managers and Owners – Apartments and Condos
- Public Entity – Park Districts, Prisons, excluding all professional

Hospitality (including Liquor)

- Restaurants
- Casinos, Neighborhood Lounges, Bars and Taverns
- Hotels and Conference Centres
- Special Events

Services/Miscellaneous

- Unique exposures and operations

I CONTACT US

Please send submissions to: aspenprimarycasualty@aspen-insurance.com

New York

590 Madison Avenue
7th Floor
New York, NY 10022

ASPEN GROUP

Founded in 2002, Aspen is a leading provider of insurance and reinsurance to clients. We operate through wholly-owned subsidiaries and offices in Australia, Bermuda, Canada, Singapore, Switzerland, the United Arab Emirates, the United Kingdom and the United States.

Aspen is diversified and well-capitalized and we provide our clients with significant risk capacity, and consistently demonstrate innovation and excellence in our approach to underwriting.

Aspen's operating subsidiaries have been assigned a rating of "A" by Standard & Poor's Financial Services LLC, an "A" by A.M. Best Company Inc. and an "A2" by Moody's Investors Service, Inc.

ASPEN INSURANCE

Aspen Insurance is an established leader in many of our chosen markets. Each of our business lines is run by a group of highly respected and experienced industry experts with in-depth knowledge of the industries we serve, as well as an exceptional ability to create targeted product solutions.

We operate on both a global and regional product basis, meaning that we can better align our product and distribution capabilities to give the best possible service to our customers.

To find out more about Aspen Insurance and our product offering, please visit aspen-insurance.com

HOW WE WORK

- **Innovation in the management of complex risks:** Our people have deep technical expertise, and they are empowered to offer intelligent insights and find creative solutions to the most complex of problems.
- **Global solutions with local execution:** We value long-term partnerships with our clients, and our global products are delivered by local teams with a deep understanding of their individual needs.
- **Fast and fair resolution of claims:** We act with integrity and honor our commitments, resolving and paying claims quickly and fairly.
- **Meaningful capacity backed by financial strength and security:** Our success is built on financial strength and stability, and we pride ourselves in providing certainty and security to our clients.