



SECURE

Comprehensive coverage and resources for commercial umbrella exposures



The SECURE product is underwritten by Munich Reinsurance America, Inc., a subsidiary of Munich Re.

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Challenge: The considerable time and expense involved in trying to maintain your competitive position leaves you with little opportunity to grow your business. Offering umbrella insurance is an easy and efficient way to generate profitable premium, however, the lack of time, underwriting expertise, budget, or promise of significant revenue makes it difficult to justify allocating resources to develop this coverage. As you try to balance your resources with the relatively small umbrella premium, the realities of providing this coverage may be preventing you from taking the next step.

Solution: We provide a simple, easily accessible and comprehensive solution to help you generate profitable premium from umbrella insurance. The SECURE product provides main street insurers with the necessary support to underwrite umbrella business, including the use of our underwriting guidelines, pricing, contract wording provisions and much more. Backed by our superior financial reliability, it's the kind of offering that can help secure your position in your market.

Product Features

- You will have the authority to write, and we will accept, commercial umbrella policies with maximum limits of \$5 million on low- and moderate-hazard umbrella business.
- We can support higher limits above \$5 million and high-hazard classes through special acceptances.
- The typical umbrella attachment point is \$1 million with your retentions set at a minimum of 10% of the first \$1 million.
- Our guidelines are based on standard ISO language; they can be readily modified to be compatible with other policy forms. For companies that already have guidelines developed, we will benchmark them against our best practices.
- You will have access to several of our accompanying underwriting services including underwriting guideline development, annual audit feedback, and underwriting training.
- You will have access to specialized rating tools, including AutoFac®, our proprietary rating, binding, and policy issuance system.

Our Formula For Success

We Know Your Market – We have many years of experience working with small regional insurers and assisting them with developing a portfolio of umbrella business.

Capacity – Those with ambitious plans need a reliable partner with forward-looking solutions and the capacity to cover your entire umbrella program. We offer you both.

Simplicity – Access to our comprehensive underwriting knowledge saves you the time-consuming task of developing umbrella underwriting guidelines.

Addressing the key challenges of the future and working to devise cutting-edge solutions that render tomorrow's world insurable – that is what we have been doing in the U.S. property/casualty reinsurance market since 1917. Our recipe for success: we anticipate risks early on and deliver solutions tailored to your needs, creating opportunities for you to achieve sustained profitable growth.

Tailored Solutions: We know your market, its challenges, and untapped opportunities. Our solution-oriented approach means you can count on us to deliver custom products and responsive service.

Anticipating Future Risks: We provide access to a broad base of intellectual capital in underwriting, actuarial, claims, and many other specialized services to help your company better forecast, understand and manage its risks.

Sustained Profitable Growth: Our financial strength, broad risk appetite and comprehensive reinsurance products can help you to strengthen your market position and achieve sustained profitable growth.
