



Powered by
Nationwide Mutual Insurance Company and
Generali Global Corporate and Commercial

ESPERTO

**DOMESTIC CASUALTY
PACKAGE**

A blurred background image of a modern office interior. In the center, three people are seated around a wooden table, working on laptops. The office has large windows, a modern pendant light, and glass partitions. The overall atmosphere is professional and collaborative.

**Welcome to the
world of N2G.**

Rely on N2G to complete your multinational insurance portfolio with Esperto, our domestic casualty product solution for multinational businesses. Our solution is backed by deep underwriting expertise Nationwide, a financially strong A+ A.M. Best-rated carrier.

COMMERCIAL GENERAL LIABILITY

- Primary working limits (occurrence or claims made): \$2 million each occurrence, \$4 million general aggregate
 - \$4 million products completed operations aggregate
- \$10,000 minimum premium
- Wide appetite with industry-targeted enhancements available
- Competitive rates with ISO-based forms
- Guaranteed cost, small and large deductibles, and SIR program options
- Flexible structures including basket and deductible aggregates

UMBRELLA

- Limits: \$10 million each occurrence, \$10 million aggregate
- Higher limits available for select risks
- Minimum premium: \$5,000
- Offered when CGL is written by N2G

COMMERCIAL AUTO

- 4th-largest writer of U.S. domestic commercial auto liability
- Admitted paper in all 50 states
- Specialized coverages (e.g. expanded definition of physical damage, broadened pollution, etc.)
- Ability to write incidental commercial vehicles
- Written as part of domestic commercial package

WORKERS' COMPENSATION

- Guaranteed cost, dividends, small and large deductibles
- Significant pricing flexibility with multiple tiers and schedule rating
- Payment options including installments and pay-as-you-go
- Coverage for all states including Stop Gap in monopolistic states
- Best-in-class claims management and cost containment
- Robust online claims and risk engineering portal
- Written as part of domestic commercial package

RELATED PRODUCTS WE OFFER:

- Global Property
- Foreign Casualty

Visit [N2G.com](https://n2g.com) or contact us directly at:

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