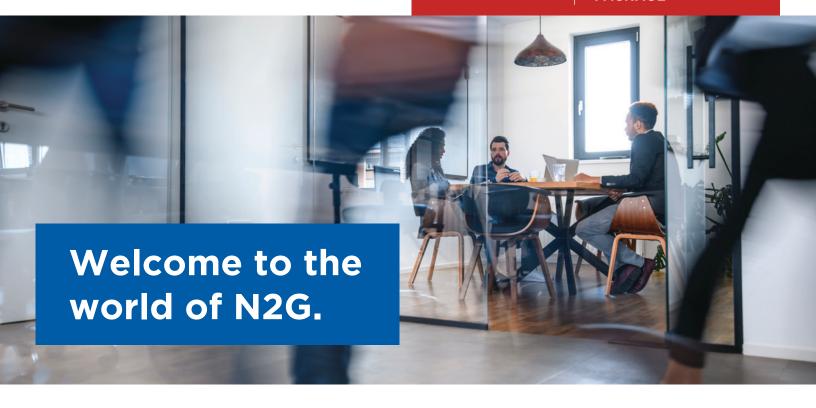


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ESPERTO

DOMESTIC CASUALTY PACKAGE



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

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