



DISTINCT PRODUCT OFFERINGS



More than 100 years
of construction and
underwriting expertise



Rated A (excellent) for
Financial Strength



Fast turnaround



Superior claim
management



Unrivaled customer
experience

At Tokio Marine Highland, we offer a unique underwriting approach and best-in-class service that focuses on finding the best solutions for you, our clients. We strive to build long-term partnerships by providing the distinct and specialized insurance and risk management solutions to meet the needs of your residential, commercial and institutional construction projects. Tokio Marine Highland is a leading property and casualty underwriting agency and a wholly owned company of Tokio Marine Kiln, one of the largest carriers in the Lloyd's of London insurance market and rated A (Excellent) by AM Best for financial strength.

Builders Risk

- Primary, Lead, Quota Share and Excess Layers
- New Construction and Renovations
- Admitted
- Non-admitted

Master Builders Risk Programs

- Tailored terms and exclusive rates
- Focus on building long-term relationships with contractors/developers

Midterm Projects

- Available for any stage of construction
- Coverage for work completed

Renewals and Extension

- Company integrity – Staying on risks from cradle to grave

Tailored Coverage Offerings

- Manuscript amendments to coverage form
- Additional sublimits and coverages on request

Single-Peril Builders Risk Policies

- CAT: Flood, Earthquake, Named Windstorm
- Hot Testing

Deductible Buy Downs on Builders Risk Policies

- All Other Perils
- CAT: Flood, Earthquake, Named Windstorm