



It's all about the people. We're recognized as industry-leading professionals – smart, trusted, and entrepreneurial. We bring an **open curiosity and inherent creativity** to developing solutions for our brokers and mutual clients – from familiar to complex risks. Our organizational structure is deliberately flat, allowing direct access to decision makers and enabling us to be responsive. **We don't keep our partners waiting.**

Our U.S. Excess Casualty team's nimble, streamlined underwriting approach allows us to **see risk differently** and respond quickly. Customers range in size from middle market to national accounts.

Capacity & Capabilities:

- **Capacity: \$15M USD Max.**
- Occurrence or Claims-Made Coverage
- **Wholesale Only**
- **Admitted** – 48 States
- **Non-Admitted** – 50 States
- Quota Sharing
- **A- (Excellent)** from AM Best (as of 2.2025) and A- from S&P Global Ratings (as of 9.2025)
- In-House Claims Handling and Expertise, Dedicated to Excess Casualty

Target Industry Segments:

- Commercial & Residential Construction:
 - Practice – General Contractors, Trades, Developers
 - Project Specific (Owner's Interest and Owner/GC Interest)
 - Wrap Up (CCIP and OCIP)
- Manufacturing
- Commercial & Residential Real Estate
- Hospitality – Restaurants & Hotels/Motels
- Casinos
- Transportation & Logistics
- Wholesale & Retail Trade
- Gas Stations/Convenience Stores

Our Team

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About Vantage Risk

Launched in 2020, Vantage offers fresh insurance capacity to enterprise-level and upper-middle market clients with a focus in long-tail to mid-tail and niche short-tail specialties. Our insurance carriers are rated A- (Excellent) by AM Best (as of February 2025) and A- by S&P Global Ratings (as of September 2025).* That financial strength gives us the freedom to stay flexible, innovative, and responsive to your evolving needs.

* Rated entities: Vantage Risk Assurance Company (VRAC), Vantage Risk Specialty Insurance Company (VRSIC), and Vantage Risk Ltd. The information contained herein is provided as a general overview for agents and brokers for informational purposes only. It is not an offer to sell, or a solicitation to buy, any particular insurance product. Not all insurance coverages or products are available in all states or jurisdictions. Vantage's operating subsidiaries domiciled in the United States are not licensed in all states, and certain products are not available other than through a licensed surplus lines broker in certain states. Insurance policies issued by such entities are not protected by any state insurance guaranty associations or insolvency funds. ©2026 Vantage Group Holdings Ltd. All rights reserved. Ed. 2.2026