

# BEST'S REVIEW® ISSUES & ANSWERS: EXCESS & SURPLUS LINES

An industry leader says the excess and surplus lines market has significant growth opportunities and is investing in technology to support the underwriting process.



## Interviewed Inside:



**David Nelson**  
Nationwide

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Product manufacturing

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(12/1/2022)

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## Excess & Surplus

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# The Competitive Advantage

David Nelson, Executive Vice President, E&S Wholesale, Nationwide, said there are growth opportunities in the E&S marketplace. “We have some of the strongest partnerships on the wholesale side, specialized expertise to support business that we’re writing, and we’re a trusted brand that’s financially strong,” he said. Following are excerpts from an interview.



**Nationwide®**

## As a carrier dedicated to the wholesale brokerage market, what differentiates Nationwide as a partner?

We bring a lot to the table. It starts with us. We have a trusted brand and strong financial stability. What’s more, we have a great product offering and a lot of complexity that we can solve for our partners. We also have clarity of our appetite: what we want to write and what we don’t want to write combined with specialization of our talent across all parts of the value chain—not just our underwriters, but folks in our product area, our claims focus and our pricing actuaries. Our specialized talent is integral to us being competitive in the market.

## What verticals are you hyperfocused on?

The E&S market is enjoying record volume, and with that we see opportunity out there. We’re hyperfocused on what we have in our existing portfolio in both our primary and excess casualty lines of business, more specifically products liability, construction and manufacturing. In addition to the products, we’re zeroing in on delivering a great partner experience. We’re investing in innovative technology that supports the underwriting process and really delivers excellent response time to our wholesale partners.

## What’s key to staying competitive in the wholesale brokerage industry?

There are a few things out there to think about when it comes to being competitive—being clear with our underwriting appetite and making sure it’s understood by our distribution partners and having a strong portfolio strategy, whether it’s a product-driven or geography-driven strategy. Specialization and deep expertise are key because we write complex risks in this line. Innovation—it’s not only about thinking about today, but it’s thinking about the future and what we can deliver for our partners. That differentiates us going forward.

## David Nelson

Executive Vice President, E&S Wholesale  
Nationwide



“We offer clear, comprehensive coverages that are tailored to the risk that we write.”

Visit the Issues & Answers section at [bestsreview.ambest.com](https://bestsreview.ambest.com) to watch an interview with David Nelson.

## What’s your approach to attract and retain talent?

First and foremost, it starts with us being a values-driven organization that really cares about our people. We’ve got a strong culture that works together to deliver exceptional results. At Nationwide, we say we’re a culture where you can be your best self. We ensure that every associate is treated with equity, belonging and respect. We’re honored to be recognized for our diverse, equitable and inclusive culture. On top of that, we’re a results-driven organization. We empower our associates. We make them accountable for the results. We’re collaborative in nature. We’re an organization that creates opportunity for learning and for growth.

