

Specialty Property Binders

Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need in an insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

Solutions for your most complex risks

Our specialist team underwrite risks via our Lloyd's syndicate, on a delegated authority basis. We have a depth of knowledge and expertise of commercial and residential property as well as more specialist products such as flood and mortgage impairment/lender placed cover throughout various territories.

We take a long-term view, building stronger relationships with our coverholders and Lloyd's brokers to help deliver consistent service across fluctuating market conditions. We also work closely with our claims and actuarial teams to understand the data surrounding your risks.

This approach and attention to detail is key within our market and as such, our team is well respected in the US and internationally.

Class of business	Line size
Property	USD 2.5m
Mortgage impairment & lender placed	USD 5m

Target Markets

Commercial property coverage for small to medium sized businesses including but not limited to: mercantile, offices, restaurants, light manufacturing, hotels, condos, apartments, vacant and builders risk.

Homeowners and dwelling coverage for individuals including: primary, secondary and rental properties.

Mortgage impairment and lender placed coverage.

Territories

USA, Canada, Australia and New Zealand with capability to write in the EU.



With you for the long term

Being a mutual insurance company means we're consistent and here for the long term. Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We are constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

Claims confidence

Our London-based Specialty Property Binders team has high levels of local settlement authority, supported by a global network of technical capability – designed to give you direct access to decision makers anywhere in the world.

As a recognised lead market, we think it is important to have a dedicated team for delegated authority business. This, coupled with our strong technical expertise, allows us to work in close partnerships with our underwriting teams, broker partners and cover holders, to ensure the best possible service for our clients.

Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to ensure your experience – even without a claim – is as good as we can make it.

A sustainable future

Our purpose is to help people embrace today and confidently pursue tomorrow. To fulfil this purpose, we are committed to sustainability and careful consideration of environmental, social and governance (ESG) issues.

Insurance can be a force for good and we have a role in supporting the transition towards a low-carbon future. We are supporting Climate Transition Pathways, currently working to provide a number of benefits to companies with accredited transition plans, in addition to continued access to insurance capacity. For instance, we are exploring how to meet the challenge of the transition with longer-term and more expansive solutions.

Unlocking opportunities

We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

If your clients require a combined service to fit their property and casualty insurance requirements, we can structure a programme to deliver the right products for their business including:

- Niche Casualty
- Environmental

Contact Us

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