



Financial Risk Solutions

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 from your 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.

Financial Risks Solutions (FRS) offers Political Risk and Non-payment insurance, created for businesses involved in trade and investment in both developed and emerging markets.

Solutions for your most complex risks

Businesses face many varied and complex risks. Where these risks arise from issues such as government intervention, contract frustration, political violence or credit default, our Financial Risks Solutions team can help.

Our FRS team is a leading provider of insurance protection, delivering tailor-made solutions to corporates and financial institutions wherever they operate in the world.

Our team consists of expert underwriters and analysts with diverse backgrounds and experience – based in London, Paris, Singapore, Sydney, New York, Chicago and Washington DC – with specialist skills and understanding of global financial and political risks.

We provide policy limits of up to \$100m and periods of up to 20 years. Our global client base includes government agencies, international banks and multi-national companies, as well as a wide variety of exporters and contractors.



Class of business	Line size
Non-performance by private and public obligors	USD 150m
Non-payment by private and public obligors	USD 100m per risk
Fair and unfair calling of contract bonds	USD 100m per risk
Political risk for fixed and mobile assets	USD 100m per risk

With you for the long term

Being a mutual 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're 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

FRS claims are handled by our Claims Counsel ensuring access to the highest level of technical expertise in a complex area. Fully legally qualified, the team works in partnership with our dedicated underwriters to ensure a complete understanding of your needs.

As a recognised lead market, our expertise enables us to keep control of the claim, with appropriate specialist support where necessary.

We remain focused on proactive recovery efforts, partnering only with leading experts to ensure the best returns for us and for our clients. We have long been considered as a differentiator, and our outstanding reputation has enabled the team to lead the market through some of its most complex claims.

Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. 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.

Talk to us about the trends we're seeing in your industry, and the products we offer to protect your business:

- Surety
- Energy & Construction
- Cyber
- Financial Institutions
- Directors & Officers Liability
- War & Terrorism
- Strategic Assets

Contact Us

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For Mutual Advantage