

Casualty Binders Worldwide

Delivering shared success

As a mutual insurance 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

As a market leader in the Casualty delegated authority sector, we offer standard, bespoke and packaged liability products to our chosen coverholder partners across the globe. Our core underwriting strategy focuses on both affinity and commercial business, written through dedicated coverholders with a proven track record in risk management combined with strong underwriting results.

We write business across a wide spectrum of industries and clients, including commercial, industrial and manufacturing. Our general/public liability policies are issued on an "occurrence" basis, providing protection for losses that happen during the period of insurance. We tailor our covers to each client's needs and provide a flexible approach to underwriting to suit the industry sector. We can also develop bespoke policies that are tailored to the client's individual requirements.

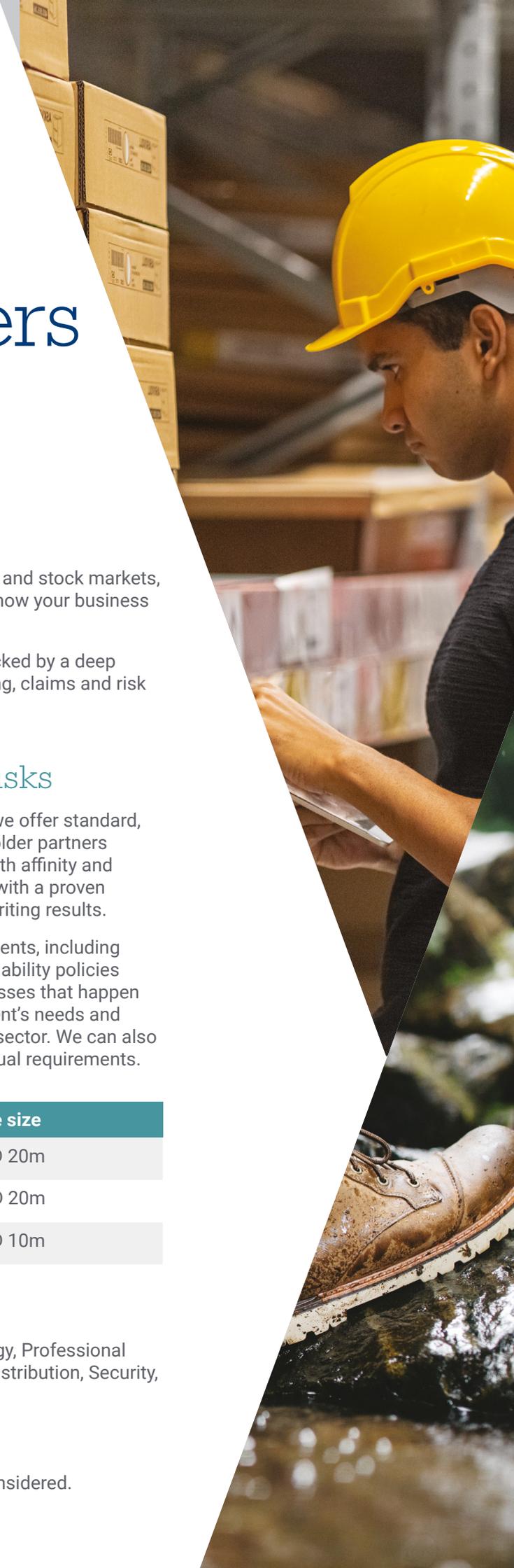
Class of business	Line size
Australia	AUD 20m
New Zealand	NZD 20m
Canada	CAD 10m

Target markets

Health & Beauty, Hospitality, Leisure, Light Construction & Energy, Professional Services, Property Owners, Real Estate, Retail Wholesale and Distribution, Security, SME, Sports & Recreation and Storage.

Territories

Australia, New Zealand and Canada. Other territories will be considered.



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 our clients stay with us 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 Casualty 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, brokers and cover holders, to help ensure the best possible service for our clients.

For UK casualty claims this means we can offer you real time claims intelligence, tailored management information, and accessibility 24/7.

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 help 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:

- Specialty Property
- Environmental
- Contingency
- Accident & Health

Contact Us

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