



Property Insurance

The account consists of both Open Market and Delegated Authority business. The portfolio is worldwide but with an emphasis on North America and is written across our Lloyd's Syndicate 1729 together with our MGU platform from 2021, Dale DUAL MGU Limited, with capacity provided by Aviva.

We have a team that is experienced in leading business and actively seeks to add value throughout the underwriting process.

The account comprises the following main classes of business:

Open Market US Property

The majority of the account is direct insurance with some facultative reinsurance with a focus on primary layers particularly where there is critical catastrophe exposure. Mid to Higher layer excess of loss business is only written where there is no critical catastrophe exposure, catastrophe perils are excluded or such perils are sub-limited below the attachment point of the layer.

We underwrite a diverse range of occupancies through soft occupancies such as Real Estate, Hospitality and Municipal Property to Heavy Industrial such as Steel and Mining.

Open Market International Property

As with US Open Market, this sub-class is focused on primary business with excess of loss written where there is either no or limited critical catastrophe exposure. It aims to be diverse in nature with business entertained from small value risks in the Caribbean to large industrial risks with global exposures.

Transportation

Our Transportation offering includes both Commercial Auto Physical Damage and Motor Truck Cargo coverage across all States in the USA.

The team have extensive experience in the class and adopt an innovative, customer centric approach to their underwriting. Our products can be written on a standalone or on a combined basis and each policy is created with an aim to create a stronger future for our clients through comprehensive and affordable insurance programmes.

Our target market consist of Commercial fleet (owned asset) of 10 power units or more. We offer a range of deductible options on either a per unit or a per occurrence basis. Premium payment options are available. Coverage enhancements include:

- Downtime/Rental re-imbusement
- Lease GAP coverage
- Flexible Towing and Storage limits
- Trailer Interchange / Unspecified Trailer coverage
- Refrigeration Breakdown coverage
- Temporary substitute vehicle coverage for up to 30 days.

Delegated Authority US Property & Liability

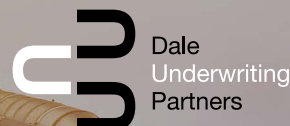
The US Delegated Authority account targets small to medium sized MGAs operating in contiguous states that deal with a core number of retail agents. We aim to develop relationships with Lloyd's coverholders who are able to demonstrate good profits over a long period with all the relevant controls in place.

In addition to offering a Property product, we also consider a General Liability Package Product where there is an established lead and results have been adequate over a long period. This will be written in conjunction with our Casualty team.

Delegated Authority International Property

This account encompasses many territories including UK, Australia, Canada and the Caribbean. The underwriting philosophy is similar to the US where we will be looking to support both new and existing Lloyd's coverholders who have proven results.

Property Insurance



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Box 193, Gallery 1 at Lloyd's – Property Insurance

Box 194, Gallery 1 at Lloyd's – Energy

Box 194A, Gallery 1 at Lloyd's – Property Reinsurance

Box 196, Gallery 1 at Lloyd's – Casualty, Healthcare Liability & Specialty

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