

PROPERTY FACILITIES FROM BRIT



THE NORTH AMERICAN BINDING AUTHORITY BUSINESS IS MANAGED BY A TEAM OF SPECIALIST UNDERWRITERS, WORKING IN CONJUNCTION WITH CAREFULLY SELECTED COVERHOLDERS AND LLOYD'S BROKERS.

We lead a large percentage of our book and are happy to dedicate time to create value, offer expertise and develop new products for our coverholders. We can write business 100% or on a Lloyd's subscription basis. The local coverholder relationships we have developed enable us to efficiently provide long-term capacity for risks that would not otherwise make it to the Lloyd's marketplace.

OUR PRODUCT

Commercial Property

Our long-established portfolio insures a variety of commercial risks throughout North America, including the Gulf and Atlantic coast territories. We write ISO Basic, Broad and Special Perils coverage. On a standalone basis we write Flood throughout the US and we write Earthquake with a focus in western states, the New Madrid region and the Carolinas.

Residential

The US homeowners portfolio provides coverage for primary, secondary and vacant dwellings, along with condominium unit owners. We use the dwellings and homeowners policy forms developed by Insurance Services Office (ISO), where we provide coverage for the dwelling, other structures, personal property, loss of use and personal liability, as well as the ability to offer coverage extensions. We write business in all states including Florida, the Eastern Seaboard and Gulf of Mexico. We are also able to include the perils of Flood, Earthquake and Landslide; separately or as a package.

Commercial General Liability

We write premises risk exposure – either as a package with the property coverage or on a monoline basis. We also have expertise in writing liability coverage for artisan contractors, truckers' general liability and non-trucking liability as well as writing liability coverage alongside risks written in the Property Financial portfolio.

High Value Homeowners

Our specialist team of underwriters focuses on high value or high-risk personal lines exposures in North America and the Caribbean. We provide underwriting solutions to individuals, trusts or corporations owning or occupying high value or unusual residential dwellings or condominiums. These include primary, secondary, seasonal, rental, vacant and under construction or renovation. We are able to include perils of Flood, Earthquake or Landslide separately or as a package.

Property Financial

We specialise in providing coverage for financial institutions, loan servicers and property investors. This includes lender-placed hazard and flood protection, covering property collateralised for mortgages, where post-loan closing insurance has lapsed, been cancelled or not renewed. Where a financial institution forecloses on a property following loan delinquency or an investor purchases a portfolio of properties, it can be covered under a Real Estate Owned (REO) policy. We also offer Mortgage Impairment coverage, which protects financial institutions' owned and serviced loan portfolios against physical loss or damage where no other insurance exists and the loan is in default.

Transportation

We offer our Transportation products throughout North America. We write Auto Physical Damage, Motor Truck Cargo, Non Trucking Liability and truckers' Commercial General Liability through a network of specialist agents with in-house underwriting authority. We write a growing book of business specialising in small to mid-sized fleets and owner operators.

OUR CAPACITY

Our maximum available capacity per risk is as follows:

- Property Financial: US\$5m
- Commercial: US\$5m
- Residential: US\$2m
- High Value Homeowners: US\$20m
- CGL: US\$1m per occurrence/US\$2m in the aggregate
- MTC/APD: US\$500k/US\$2m

YOUR RISKS OUR BUSINESS

AT BRIT, WE BELIEVE THAT 'SEEING THE DIFFERENCE MAKES THE DIFFERENCE'.

We're built around deep specialisms, which we use to provide insurance solutions that precisely meet our clients' needs. We're successful because our clients experience the benefits – or 'see the difference' – when we address their complex challenges.

MARKET LEADING EXPERTISE

Brit is a global specialty insurer and reinsurer, focused on underwriting complex risks. We have one of the largest and most diverse portfolios in Lloyd's, the world's leading specialist insurance market. We are headquartered in London and have offices in North America, Bermuda and Asia providing international distribution.

COLLABORATIVE APPROACH

We work closely with our brokers, coverholders and clients; earning their confidence through understanding what makes them unique and providing them with innovative, dependable products and ongoing support. Across all our broker and client relationships, we adopt a collaborative approach; listening to our clients and delivering outstanding service.

CLAIMS EXCELLENCE

As well as high levels of technical expertise, we work hard to acquire an in-depth understanding of the commercial realities and challenges that our clients face. Every claim – large or small – is managed in a timely and sensitive manner to deliver a positive outcome.

LLOYD'S PLATFORM

Our capabilities are underpinned by strong financials. Our business is underwritten exclusively through our Lloyd's Syndicate 2987 and benefits from ratings of A (Excellent) from A.M. Best, A+ (Strong) from Fitch and A+ (Strong) from Standard & Poor's.

DISTRIBUTION CAPABILITY

Brit Global Specialty USA, based in Chicago, Illinois, enhances distribution, service and visibility in our largest international market. Our US-based operation also underwrites on behalf of Lloyd's Syndicate 2987.

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