

BRIT

GLOBAL SPECIALTY

UK PROPERTY



FLEXIBLE AND EQUITABLE SOLUTIONS

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

OUR EXPERIENCED UK PROPERTY UNDERWRITING TEAM WRITES BUSINESS SOLELY THROUGH OUR LLOYD'S SYNDICATE 2987.

WE MAINTAIN A CLOSE RELATIONSHIP BETWEEN UNDERWRITING AND CLAIMS, WHICH ENABLES US TO PROVIDE A COORDINATED AND TIMELY RESPONSE FOR OUR CLIENTS.



2015 HIGHLIGHTS

US\$2.0bn

GROSS WRITTEN PREMIUMS

91.7%

COMBINED RATIO

9.1%

RETURN ON ADJUSTED NET TANGIBLE ASSETS

US\$329.5m/128.2%

CAPITAL SURPLUS OVER REQUIREMENTS AND
SOLVENCY RATIO:

OUR SECURITY

ALL LLOYD'S SYNDICATES BENEFIT FROM THE MARKET'S UNIQUE CAPITAL STRUCTURE, FREQUENTLY REFERRED TO AS THE 'CHAIN OF SECURITY.'

This offers excellent security to policyholders and capital efficiency to members. Our own capabilities are underpinned by strong financials and we are currently rated:

- Standard and Poor's: 'A+' (Strong)
- A.M. Best 'A' (Excellent)
- Fitch 'AA-' (Very strong)

WHAT WE DO

THE TEAM HAS A PROVEN TRACK RECORD OF WRITING UK PROPERTY BUSINESS AND DELIVERING FLEXIBLE COMMERCIAL SOLUTIONS THAT ADDRESS THE PRECISE NATURE OF OUR CUSTOMERS' REQUIREMENTS.

We write UK general property in the following classes:

- Commercial & Residential Property Owners
- Bespoke Commercial Combined
- Commercial Packages
- Schemes and Affinities



HOW WE WORK

OUR OPTIMISED BUSINESS MODEL ENABLES US TO OFFER COMPETITIVE PREMIUMS WHILST PROVIDING CUSTOMERS WITH A HIGHLY EFFICIENT, COST-EFFECTIVE SERVICE.

We take an entrepreneurial approach, delegating authority to a small number of carefully selected coverholders. A detailed and comprehensive manual inspires confidence to write business within clearly defined parameters and make swift, informed decisions. Should business fall outside the scope of the agreed terms, our UK Property team is just a phone call away – and is empowered to make underwriting and commercial decisions instantly.

We build strong, enduring and mutually beneficial relationships with our coverholders. Ongoing dialogue is the cornerstone of these relationships; we share management information and conduct quarterly review meetings covering service, underwriting, claims, compliance and business development, which ensure openness and transparency.

We outsource our UK Property claims operations. We have close relationships with several providers who deliver the speed of response and standard of service we demand for our clients.

OUR TEAM

OUR UNDERWRITING TEAM HAS OVER FIFTY YEARS' COMBINED EXPERIENCE IN THE MARKET.

David Hancock is Head of UK Property and has 28 years' experience in the insurance sector. He started his career at Royal Insurance (UK) Ltd and held underwriting and management roles at London & Edinburgh, Norwich Union, Zurich and Amlin UK before joining Brit.

Andy Camber has 18 years' insurance experience specialising in the UK Property market. He has held underwriting roles at London & Edinburgh, Norwich Union and Zurich. In 2013, at Amlin, Andy was promoted to Leading Class Underwriter of the UK Property Owners Team where he built a successful account focused on Real Estate business.

Andrew Ravenscroft has 14 years' experience in the insurance sector, with a strong emphasis on business development. Andrew held underwriting roles within the Property Investors team at both Zurich and more recently at Amlin UK where – as Leading Class Underwriter – he successfully managed the Property Household account.

Peter Philpott joined Brit's UK Property Team as an Underwriter in July 2015. During his career he has gained over ten years' London market experience whilst working at Zurich and Amlin, with a specific focus on Property Owners/Real Estate business. In 2010 Peter left Zurich to join Amlin's newly established Property Owners team as an Underwriter.

CONTACTS

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BRIT IS A MARKET-LEADING GLOBAL SPECIALTY INSURER AND REINSURER, FOCUSED ON COMPLEX RISKS. WE ARE AN ESTABLISHED PRESENCE AT LLOYD'S OF LONDON – THE WORLD'S SPECIALIST INSURANCE MARKET – AND HAVE SIGNIFICANT U.S. AND INTERNATIONAL REACH.

WE UNDERWRITE A BROAD CLASS OF COMMERCIAL SPECIALTY INSURANCE WITH A STRONG FOCUS ON PROPERTY, CASUALTY AND ENERGY BUSINESS. OUR CAPABILITIES ARE UNDERPINNED BY OUR STRONG FINANCIALS.

BRIT SYNDICATES LIMITED MANAGES OUR WHOLLY-OWNED LLOYD'S SYNDICATE, BRIT 2987, WHICH IS AUTHORISED AND REGULATED BY THE PRUDENTIAL REGULATION AUTHORITY AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.

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