

## TRUSTED TO PERFORM

WE AIM TO BE THE LEADING, MOST TRUSTED GLOBAL SPECIALTY INSURER – AND EVERYTHING WE DO IS GEARED TOWARD EARNING THAT TRUST.

Leadership, innovation and enhanced product distribution are at the heart of our strategy. Underpinned by strong financials, we're an influential and respected presence at Lloyd's and our strong culture of underwriting and claims expertise sets us apart.

Everyone at Brit is committed to providing a truly exceptional service to our clients; from initial enquiry through to claim payment. In addition to hiring the very best people for the job, this means getting the simple things right: keeping our word, always being accountable and treating clients and coverholders how we'd wish to be treated.

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## GLOBAL REACH

Our global team takes a unified approach. Wherever they are in the world, our clients receive the same outstanding levels of attention and service. With headquarters in London, our regional hubs manage our business across North and South America, Bermuda and Asia and provide essential local knowledge.

We value and nurture our relationships with brokers and coverholders. Above all, we never forget that it's a privilege to manage someone's insurance business. We're genuinely proud of the Brit 'difference' – and invite you to experience it for yourself.

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

We lead a large percentage of our book and work hard to create value, offer expertise and develop new products for our coverholders. We can write business 100% or on a Lloyd's subscription basis. Our local coverholder relationships 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 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 Insurance Services Office (ISO) dwellings and homeowners policy forms and can offer coverage extensions. We write business in all states and can include Flood, Earthquake and Landslide perils separately or as a package.

#### Commercial General Liability

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

#### High Value Homeowners

Our specialist underwriters focus on high value or high-risk personal lines exposures in North America and the Caribbean. We provide 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 can include Flood, Earthquake or Landslide perils separately or as a package. Our Homeguard policy offers five levels of protection from 'Standard' to 'Exceptional'. Cover can be tailored to a client's precise requirements.

#### Property Financial

We specialise in 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.

#### Motor Truck Cargo/Auto Physical Damage

We offer our Transportation products throughout North America. Business is written 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 combined maximum available capacity per risk for Syndicates 2987 and 2988 is as follows:

- Property Financial: US\$5m
- Commercial: US\$10m
- Residential: US\$4m
- High Value Homeowners: US\$25m
- CGL: US\$1m per occurrence/US\$2m in the aggregate
- MTC/APD: US\$500k/US\$2m

### OTHER BRIT SPECIALTIES

#### ASSETGUARD

Private Articles Floater (PAF) product covering Private Fine Art, Jewellery, Furniture, Wine, Coins, Stamps and Memorabilia.  
Capacity: US\$10m



#### GLOBAL CYBER, PRIVACY AND TECHNOLOGY

Providing cutting-edge products that address the multitude of exposures from first and third party perspectives relating to network security, privacy and data protection risk.  
Capacity: Up to US\$20m

## OUR TEAM

### UNDERWRITING

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Brit Syndicates Limited manages our wholly-owned Lloyd's syndicate, Brit 2987, which is authorized and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

**BRIT**  
GLOBAL SPECIALTY

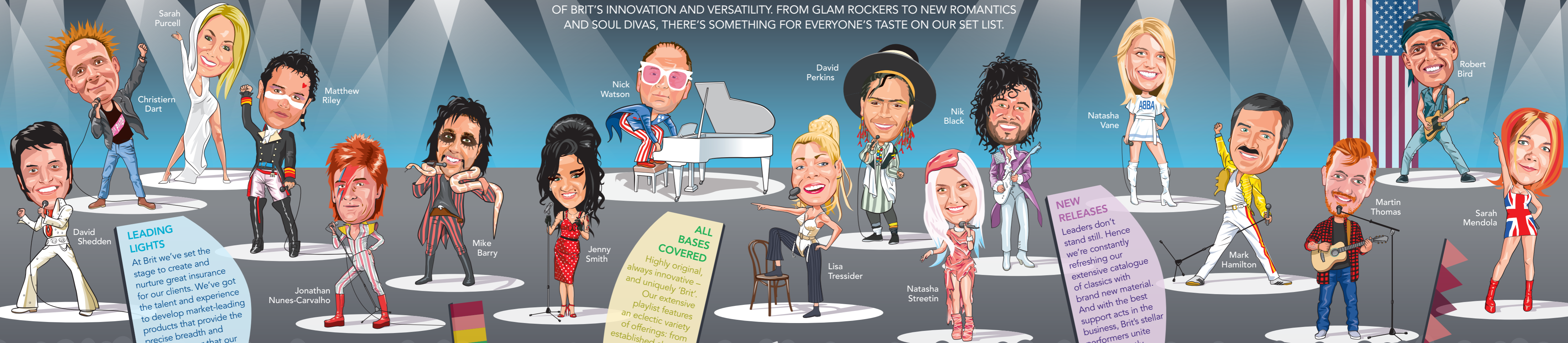
## TAKING CENTER STAGE...



SEEING THE DIFFERENCE  
MAKES THE DIFFERENCE

# OUR HEADLINE ACT

PRESENTING A LINE-UP LIKE NO OTHER. OUR STAR-STUDED SUPERGROUP COMPRISES AN ARRAY OF UNIQUELY GIFTED LEAD ARTISTS – COMBINING THE BEST OF BRIT'S INNOVATION AND VERSATILITY. FROM GLAM ROCKERS TO NEW ROMANTICS AND SOUL DIVAS, THERE'S SOMETHING FOR EVERYONE'S TASTE ON OUR SET LIST.



**LEADING LIGHTS**  
At Brit we've set the stage to create and nurture great insurance for our clients. We've got the talent and experience to develop market-leading products that provide the precise breadth and depth of cover that our loyal – and growing – fanbase demands.

**BRIT**  
GLOBAL SPECIALTY

**ALL BASES COVERED**  
Highly original, always innovative – and uniquely 'Brit'. Our extensive playlist features an eclectic variety of offerings: from established classics to the downright unconventional. Whatever your preference, we're confident you'll be shouting for an encore.

**NEW RELEASES**  
Leaders don't stand still. Hence we're constantly refreshing our extensive catalogue of classics with brand new material. And with the best support acts in the business, Brit's stellar performers unite to consistently deliver an unmissable experience.

