



**MS**  **Amlin**

# Real Estate



MS Amlin is a leading insurer and reinsurer, and part of the global top-10 insurance group MS&AD. With a 100-year record and more than 2,000 people in 26 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks. In turn, this promotes continuity and prosperity around the world.

# A passion for Real Estate insurance

The UK real estate market comes with many complex and often unique challenges. Traditional insurance risks like floods, fires and escapes of water exist alongside business risks such as escalating construction costs and extensive regulation. These can all have a serious impact on real estate investments, and your clients deserve an insurer that understands these challenges and is committed to working in partnership to protect against them.

So at MS Amlin, as well as providing you with competitive propositions, we give you access to specialist underwriters who consider every eventuality, experienced claims handlers who respond quickly to your requests and dedicated advisers who are committed to supporting you every step of the way.

**“We take care of every last detail, so that our clients don’t have to.”**

**David Carra**  
Real Estate Binder Manager







# Why partner with us?

We pride ourselves on working closely with brokers, property owners, developers and investors throughout the UK. We take the time to understand your client's business, offer sensible advice and develop creative solutions that ensure your client's investments are protected.

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## Accessible

We are here when you need us. From quick queries to urgent difficulties, you get access to decision makers that understand the issues and care about making sure you get the right outcome for your client.

"The MS Amlin Real Estate team are specialists in their field and we have developed an excellent trading relationship with them over the past 5 years. They are one of the key markets we do business with."

Paul Williams (Bridge)

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## Flexible

We adapt our approach to suit you. If you're looking for a bespoke product for your client, we are happy to offer tailor-made solutions. Our aim is to work in a commercially fair way and offer a Real Estate policy that is right for their business.

"MS Amlin is a go-to market for the harder to place, more complex risks."

Jack Brunton (Howden UK Group)

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## Responsive

Service is our priority, whatever your query. So whenever you need us, we act quickly and decisively and come up with meaningful solutions that assist you and your client's business.

"The team are quick to respond, they ask good questions and want to understand more about the risk."

Ian Lee (Bircroft)

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## Secure

We offer financial stability. All our products are supported by the fact we have a minimum A financial rating. So regardless of whether your client is a single property landlord or a large corporate investor you can both be equally confident in our financial credentials.

"MS Amlin's current claims service is well-received and perceived as one of the best in the market."

Nigel Todd (JLT)

“We have the expertise to consider almost any type of Real Estate risk and the capability to include valuable covers with significant limits, such as Engineering Breakdown and Loss of Investment Value.”

Mike Phillips  
Real Estate Leading Class Underwriter





# Giving you more options

As a leading global insurer, we are very comfortable handling complex, high value accounts, but equally competitive when it comes to smaller business requirements. Our UK Real Estate products are written through Lloyd's at box 361A, as well as in our offices throughout the UK (see page 13 for more details), and are relevant to both commercial property owners and large corporate investors.

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## Core sections

- Material Damage
- Loss of Rent
- Public Liability
- Employers' Liability
- Contents of Communal Areas
- Engineering Breakdown
- Terrorism
- Legal Expenses

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## Key features of cover

- Comprehensive Equipment Breakdown  
– up to £5,000,000
- Legal Expenses  
– up to £100,000
- Acquisitions and Capital Additions  
– up to £10,000,000
- Loss of Investment Value  
– up to £1,000,000
- Loss of Attraction (and Anchor Tenants)  
– up to £1,000,000

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## Typical risks

The experience of our underwriting team enables us to consider the whole spectrum of Real Estate business, including:

- High-value single location policies
- Portfolios across multiple locations
- Commercial, residential and mixed portfolios
- Blue chip multi-national investors
- Distressed portfolios that require specialist underwriting

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## Typical clients

- Banks (difficult or complex risks)
- Corporate Real Estate portfolios
- Fund managers
- Individual portfolios
- International investors  
(cross-border insurance solutions)
- Pension funds
- Professional property investors
- Property developers  
(commercial and mixed portfolios)
- Trustees  
(commercial and residential properties)





# Supporting you every step of the way

From your initial enquiry up to your renewal date, including any time you may need to make a claim, we work tirelessly to make sure that everything runs smoothly.

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## Expert underwriting

We are not deterred by complex or challenging risks. Our knowledgeable Real Estate underwriters like a challenge and go out of their way to come up with competitive solutions that are in your best interests.

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## Easy access throughout the UK

Alongside our office in London and our box in Lloyd's, we have regional offices throughout the UK so we can offer our support wherever you're based.

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## Dedicated support

We are committed to building long-term relationships and providing dedicated support throughout, not just when you purchase a policy. So our team of professionals are always on hand to answer queries, resolve problems and make life easier for you and your client.

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## Award-winning claims handling

We pride ourselves on our claims handling. Real Estate claims can be complex and when something goes wrong, you want to be confident that you can rely on a team of experts that care about your clients and allow them to concentrate on their business.

This is why we adopt a client-centric approach; we respond quickly and fairly, we make payments with the least amount of fuss and we involve trusted internal and external professionals to resolve the claim as smoothly as possible.

Our Real Estate Claims Executive will guide you through the process, and you will have access to a panel of expert loss adjustors and external claims specialists who have the skills and knowledge to handle losses. We also give you access to our in-house management and technical teams who have many years' experience of handling large or complex claims.

Our claims strategy is built around a tradition of treating our clients with respect and fairness. We will deliver on our promises and endeavour to make the process as stress-free as possible for you and your client, ensuring they're back on their feet without any delay.

# Our underwriting team

Our expert underwriters have a wealth of knowledge at their disposal and a proven track record in the Real Estate market. Whatever your requirements, you can be confident that our cover will reflect the true nature of your business.



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**Mike Phillips**  
Leading Class Underwriter - Real Estate

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**David Carra**  
Real Estate Binder Manager

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**Dan Keehan**  
Real Estate Open Market Manager

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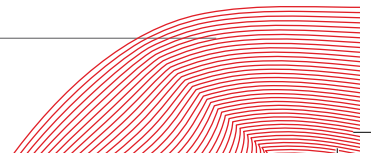


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**Michael Sparkes**  
Real Estate Technical Manager

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# Our claims team

Our experienced claims advisers are on hand to offer help, support and advice at a moment's notice. They aim to resolve issues quickly and keep you fully informed along the way.



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**Richard Alexander**  
Real Estate Claims Account Executive

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ralexander@msamlin.com



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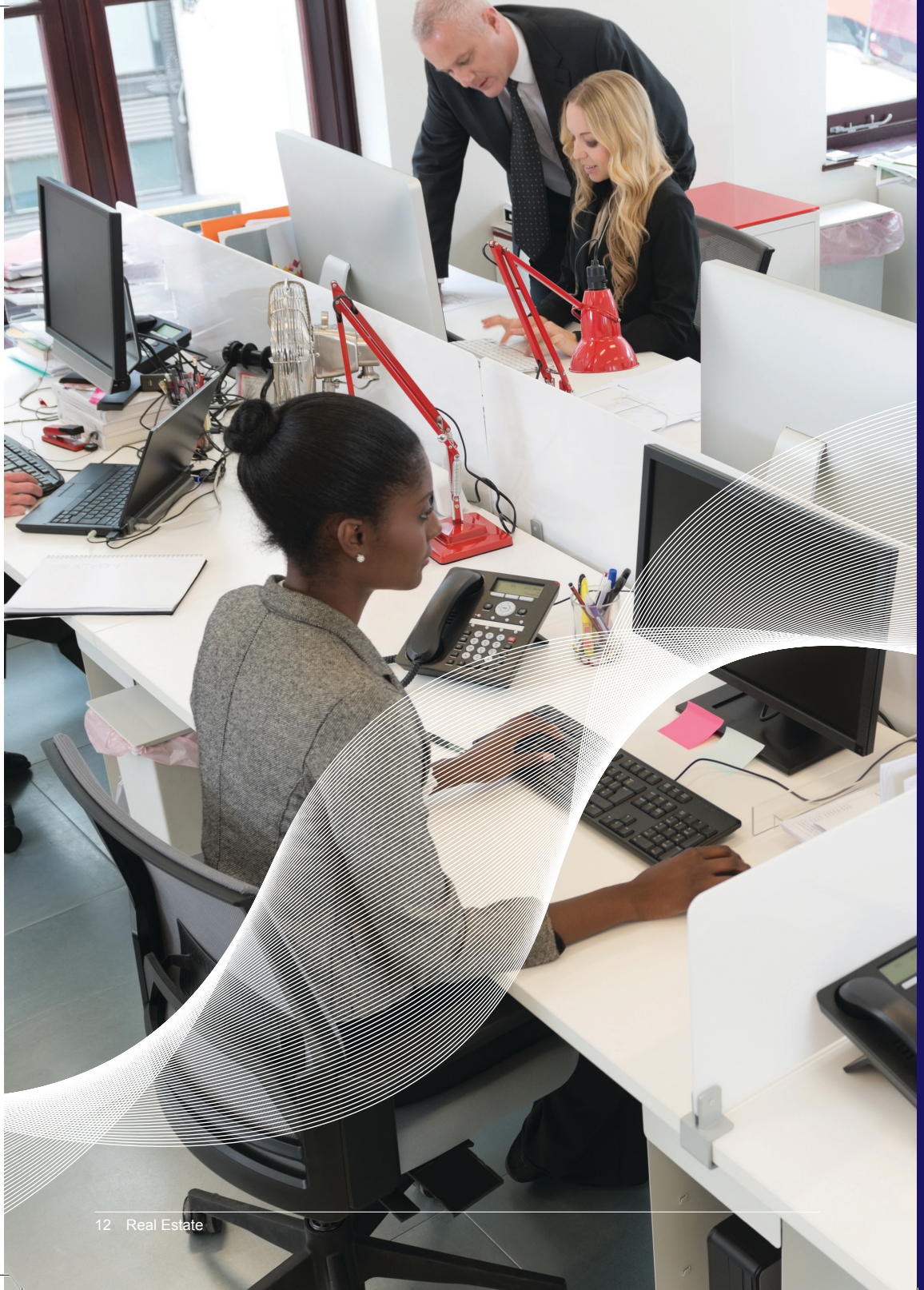
**Amanda Norfolk**  
Property Claims Manager

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0207 702 6262  
anorfolk@msamlin.com

“We had a large claim recently with MS Amlin and it was a pleasure to deal with them.”

Ian Lee (Bircroft)



# Our office network

We have offices across the UK to provide you with the Real Estate solution you need, wherever you're based.





# Continuity through financial strength

We provide a host of alternative solutions for clients in terms of access to capital as well as packaged or monoline products, so you can be confident in the strength of our security, and the stability this provides.

Our underwriting subsidiaries are highly rated for their financial strength. We also benefit from the exceptionally high ratings of the MS&AD Group, one of the top-10 largest non-life insurers in the world, as well as being part of the Lloyd's of London Chain of Security.

## MS Amlin at a glance

**£3,005m**

**2016 Gross written premium**

**£2,908m**

**2016 Net assets\***

**+20yrs**

**Wealth of experience**

Senior Management average years industry experience

**OVER £100m**

**Claims services**

Amount of funds settled using MS Amlin Advance to date

\* The increase in net tangible assets is largely attributable to the acquisition of MSILM and MSFRé, and an equity injection by MSI Japan to replace the subordinated debt of MS Amlin. Other factors contributing to the increase are defined within the MS Amlin plc Annual Report on pages 15-16.

**Financial strength**

**MS&AD Group**

**A+** (Stable) AM Best

**A+** (Stable) S&P

**A1** (Stable) Moody's

**Syndicate 2001**

**A** (Excellent) AM Best

**4+** (Stable)\* S&P

**A1** (Stable) Moody's

**Amlin Insurance SE**

**A** (Stable) S&P

**Lloyd's**

**A** (Excellent) AM Best

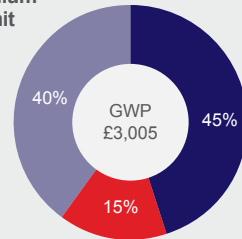
**A+** (Strong) S&P

**AA-** (Very Strong) Fitch

\*Lloyd's syndicate assessment

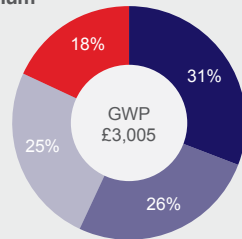
**2016 Gross written premium by strategic business unit**

- Reinsurance
- Property & Casualty
- Marine & Aviation



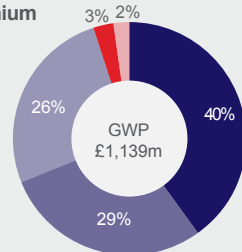
**2016 Gross written premium by geography**

- North America
- Europe
- UK
- Other



**2016 Gross written premium by P&C product group**

- Property
- Casualty
- Motor
- Personal accident
- Special risks





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