

# Accident & Health

## Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

## Solutions for your most complex risks

We offer a bespoke range of Accident & Health products for individuals or groups in the event of death, or disability on a permanent or temporary basis. These products are tailored to the specific needs of our clients and we specialise in providing flexible cover where appropriate.

Our team has many years' experience and we provide cover for Accidental Death, Permanent Total Disablement (PTD), Temporary Total Disablement (TTD) and Medical Expenses.

Our benefit-based policies can be purchased in the event of death or disability, which may prevent the fulfillment of contractual obligations. Alternatively, your clients may wish to cover their temporary incapacity, which indemnifies against loss of potential earnings in the event of accident or illness. Our products can be coupled with additional benefits such as travel or expatriate medical expenses.

We underwrite Accident & Health insurance on a delegated authority basis to coverholders internationally.

Class of business	Line size
Any one person	EUR & USD 10m, GBP 5m
Any one event	EUR & USD 50m, GBP 25m

## Solutions for your most complex risks

Key Person, War and Terrorism, Disability Insurance, Hazardous occupations or pursuits, Business Travel Accident, Occupational Accident and Gig Economy/E-commerce.

## Territories

Worldwide.



## With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

## Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We are constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

## Claims confidence

Our London-based Accident & Health claims team has high levels of local settlement authority, supported by a global network of technical capability – designed to give you direct access to decision makers anywhere in the world.

As a recognised lead market, we think it is important to have a dedicated team for delegated authority business. This, coupled with our strong technical expertise, allows us to work in close partnerships with our underwriting teams, brokers and cover holders, to help ensure the best possible service for our clients.

## Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to help ensure your claims experience – even without a claim – is as good as we can make it.

## A sustainable future

Our purpose is to help people embrace today and confidently pursue tomorrow. To fulfil this purpose, we are committed to sustainability and careful consideration of environmental, social and governance (ESG) issues.

Insurance can be a force for good and we have a role in supporting the transition towards a low-carbon future. We are supporting Climate Transition Pathways, currently working to provide a number of benefits to companies with accredited transition plans, in addition to continued access to insurance capacity. For instance, we are exploring how to meet the challenge of the transition with longer-term and more expansive solutions.

## Unlocking opportunities

We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

If your clients require a combined service to fit their property and casualty insurance requirements, we can structure a programme to deliver the right products for their business including:

- Specialty Property
- Casualty
- Environmental

## Contact Us

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