



Medical &
Commercial
International

Coverholder at **LLOYD'S**

Commercial Liability Insurance



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"Every man has something to do which he neglects, every man has faults to conquer which he delays to combat" Dr Johnson

While the language used in liability risk management has evolved since Dr. Johnson's era, the dilemma has not. Risk improvement in business is not always linear with new liability exposures being conceived every week, either globally or solely within specific territories. Partnering with specialist liability underwriters who are dynamic to this changing environment is vital in reducing corporate uncertainty and maintaining brand value.

What we offer

CORE CLASSES:

- Commercial General Liability; including:
 - Products liability
 - Public liability
 - Pollution liability
- Construction "wrap-up" & single project liability

SUPPLEMENTARY CLASSES (written in conjunction with core classes):

- Incidental Medical Malpractice and Professional Indemnity
- Incidental/UK Employers' Liability

TERRITORIAL CAPABILITY:

- Worldwide basis excluding US parented companies

What we target

With a broad appetite across many industry sectors and sub-sectors we can review most liability exposures on a considered basis. This wide scope is supported by specific knowledge of the following markets, which form a key part of our focus:

- Utilities
- Construction
- Public transportation
- Mining
- Manufacturing (inc. auto parts)
- Wholesalers and Distributors

PROGRAMME STRUCTURE:

- Primary or "excess of loss" layers
- Direct or facultative reinsurance

Why we're different

- Focussed distribution within targeted industry sectors allows an enhanced depth of relationship and a consistent underwriting and marketing message
- Comfortable with risks of all sizes with the ability to differentiate between transactional and actuarially driven accounts
- Global appetite with capability to consider incidental US exposures
- Wide and flexible underwriting authority
- Ability to offer long term agreements subject to the usual underwriting considerations



The Team

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