

Casualty

Delivering shared success

As a mutual insurance 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.

Solutions for your most complex risks

We deliver a broad range of Liability products to a commercial client base from our UK and European branch network.

We underwrite business on a range of policy wordings that are either standard, bespoke or market 'follow form'.

Our underwriting approach involves a thorough analysis of the risk and industry sector through our highly experienced Underwriting, Claims and Risk Management teams to deliver our clients and broker partners a tailored risk transfer solution.

Class of business	Line size
General/Public Liability (primary & excess)	Primary/low excess up to USD 25m
Product Liability (primary & excess)	
Employers Liability (primary & excess) including offshore risks	High excess up to USD 50m

Target markets

Manufacturing, Construction (Annual and Project), Healthcare and Safeguarding, Food and Beverage, Transportation and Logistics, Leisure and Entertainment, Utilities and Communication, Technology and Telecoms, Oil and Gas, Infrastructure Support Services, Retail.



With you for the long term

Being a mutual insurance company 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 our clients stay with us 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

Aligned with the Liberty Claims Charter, our Casualty team understands the importance of resolving matters proactively and handling your claim as quickly as possible. That's why:

- We'll reserve on a realistic ultimate basis so that your insurance premium matches your business risk
- We'll defend the right cases using the right evidence
- If we deny a claim, we'll reduce the damages reserve by 50%, then close the claim after six months if it's not challenged
- We actively pursue subrogation opportunities, and we're always mindful of the relationship as well as the claim
- We keep control of claims files, so we're always in a position to drive them to closure.

We always use the right resource, for the right reasons, for your claim. Sometimes this means using specialist firms when we believe it can make a positive impact to the client experience.

For UK casualty claims this means we can offer you real time claims intelligence, tailored management information, and accessibility 24/7.

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 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.

Talk to us about the trends we're seeing in your industry and the products we offer to help protect your business:

- Property
- Construction
- Financial Lines
- Personal Accident
- Cyber
- Professional Lines

Contact Us

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