

# Property

## 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 provide property protection across a broad range of territories and business occupations from our offices in London, Latin America, and the Middle East.

We are happy to consider bespoke insurance programmes and wordings – working with other lines of business to deliver the most effective solution to meet your requirements.

If you need a more joined-up solution to fit your property and casualty insurance requirements, we can structure a programme on a lead, follow, primary or excess basis, or a mix, to create the right cover for your business.

Property	Line size
Can be deployed on a Probable Maximum Loss Basis (PML)	GBP 100m

## Target markets

Health & Social Care, Charities, Manufacturing, Leisure & Hospitality, Education, Transportation, PFI/PPP, Public Sector & Infrastructure and Retail.



## 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

Aligned with the Liberty Claims Charter, our UK Property claims team understands the importance of resolving matters proactively and handling your claim as quickly as possible. That's why we offer bespoke services to our client, and 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 claims this means we can offer you real-time claims intelligence, tailored management information, and accessibility 24/7. You'll have secure online access to our Cq technology platform alongside data and analytics to deliver operational efficiency. This ensures transparency and provision of the most up-to-date information and progress on any claim at all times.

## 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

With over a century of insurance experience, we've learned a thing or two about risk. 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:

- Casualty
- Construction
- Cyber
- Safeguarding

### Contact Us

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