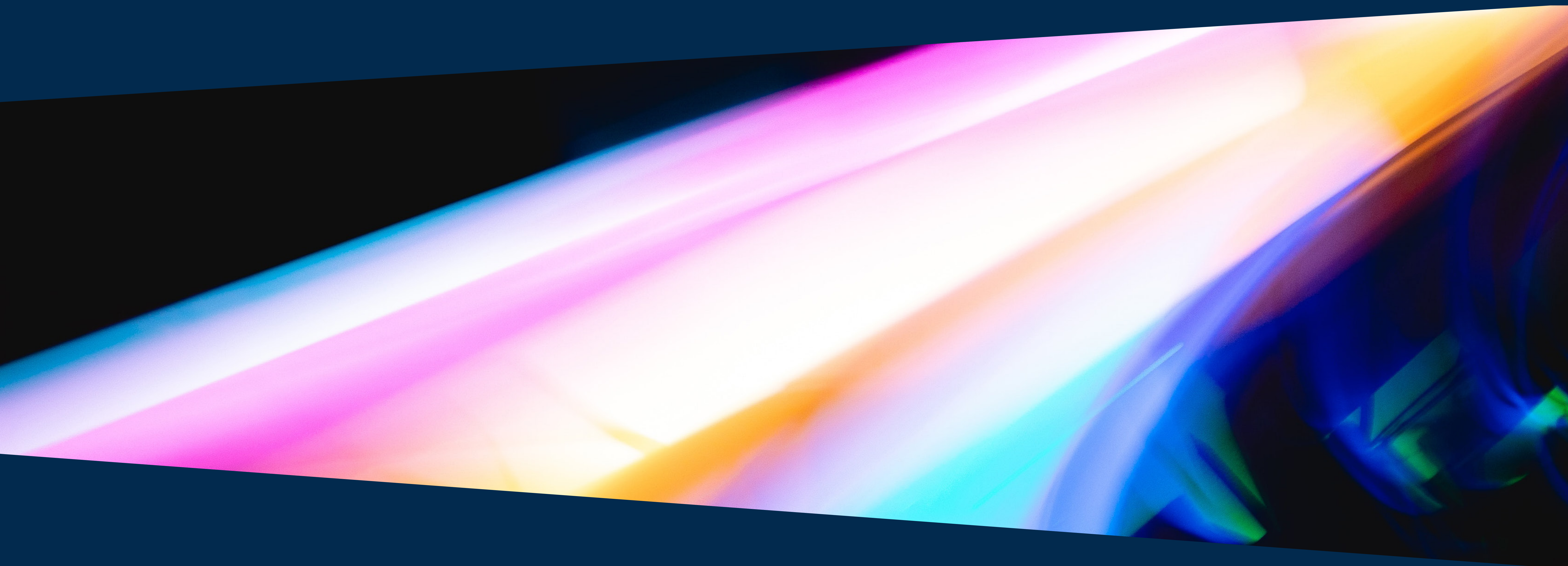
Specialty Lines



founded 1987 | UIB Holdings (UK) Ltd 10 Top 10 largest reinsurance broker | Independent Privately-owned | UIB Group 27 offices 16 countries | LLOYD'S broker | Specialist in complex risks | In-house CLAIMS management

About UIB

INTRODUCTION

As a specialist in Complex Risks, UIB* work with clients, producers and (re)insurers to develop solutions through tailored placement strategies accessing international markets whether industry or region focused through our network of UIB Group offices and placement hubs. As a multicultural, multilingual global broker with access to a team in excess of 750 people across the group embracing over 30 nationalities, UIB prides itself in communicating with its clients in their preferred language.

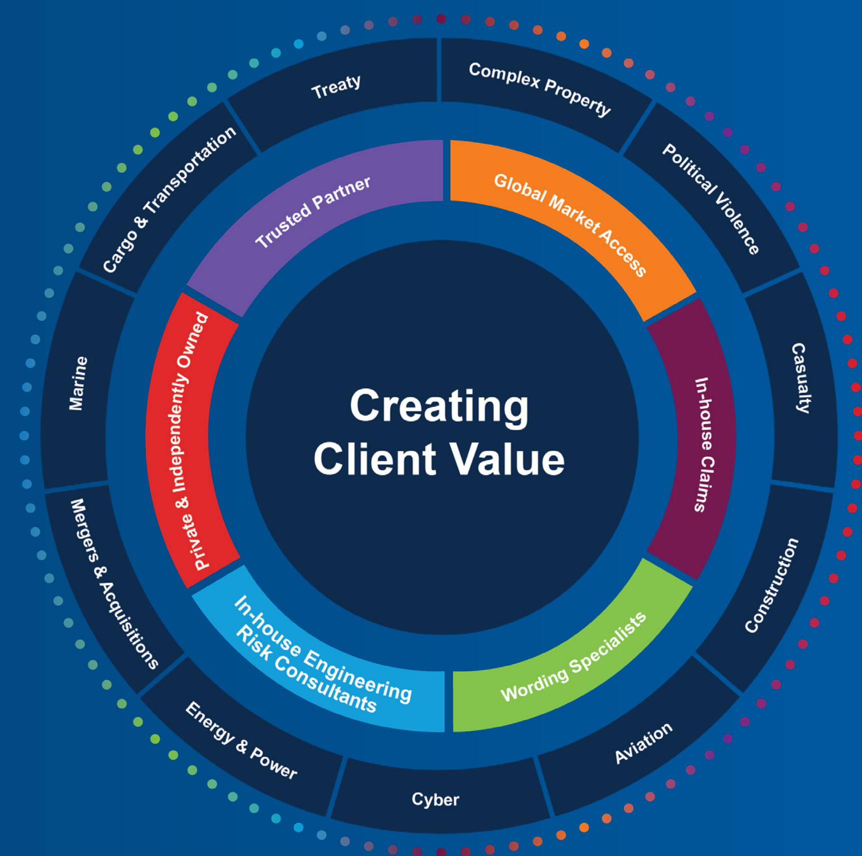
Our UIB Group locations:

Bassem Kabban
Chairman

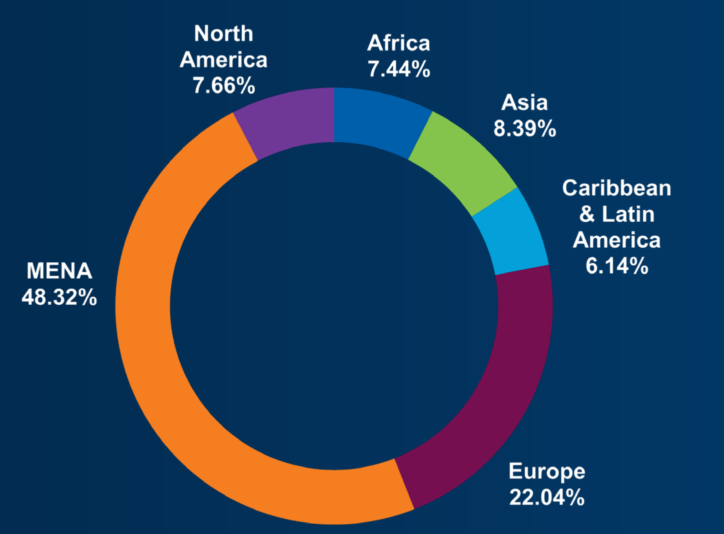
Shaun Barrington
Cheif Executive Officer

Aviation	Energy & Construction	Marine Cargo, Hull and P&I	Specialty Lines	Treaty
Miles Taffs Managing Director	**Robert Brundrett** Managing Director	**Andrew Little** Managing Director	**Julian Ball** Managing Director Co Head of Specialty Lines; **Chris Townley** Managing Director Co Head of Specialty Lines	**Mohamed Kotb** Managing Director

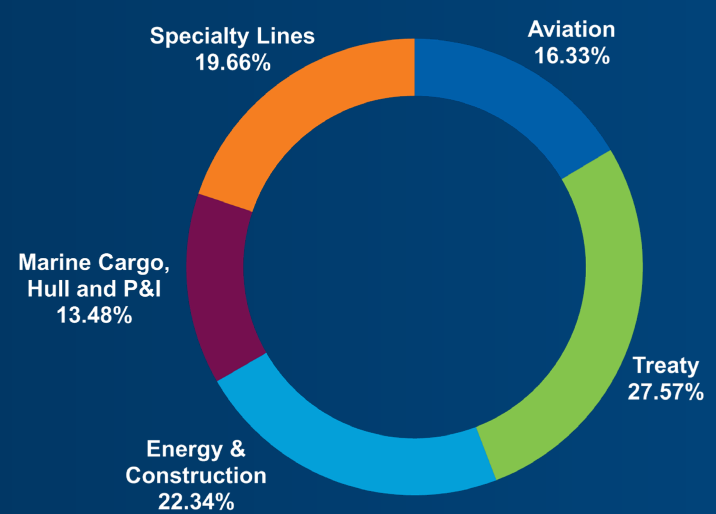
UIB'S OFFERING



UIB 2023 GEOGRAPHICAL BUSINESS SPREAD



UIB 2023 SPLIT OF BUSINESS BY CLASS



*In this document, references to UIB in this document are to United Insurance Brokers Limited ("UIBL"). References to UIB Group are to the UIB group of companies which includes UIBL

Specialty Lines

UIB understands that every exposure is unique, so clients need insurance advisers who listen and quickly understand the crux of the challenges faced in that situation. We are experts in risk assessment and risk removal, combining our deep and wide experience with a tailored, personal, and friendly approach.

Our team of senior professionals work closely with clients to provide a complete intermediary service, from initial enquiry, policy inception and continuous monitoring post placement. At UIB we specialise in arranging (re)insurance solutions to address new and emerging risks which enable clients to reduce potential liabilities and address any future operational exposures.

We offer a comprehensive service; including identification of risk, structuring insurance policies tailored to each transaction scenario and negotiation and settlement of claims. Our team's driving force in innovation and client satisfaction, and we are passionate about excellence.

We assist clients in all industry sectors and jurisdictions; utilising best-in-class modelling software, and our diverse backgrounds in underwriting, broking and industry, to understand a client's exposure landscape and mitigate potential liabilities. UIB is big enough to offer global reach with a team of experts combining vast experience and expertise, yet small enough to provide a personal, consultancy approach.

Our team have the right resources, instead of the most, and we offer a professional, yet personalised service.

Big enough to deliver. Small enough to care.

Crisis Management

- Political Violence
- Sabotage & Terrorism
- Crisis Evacuation
- Active Shooter/Malicious Attack
- Kidnap & Ransom
- Political Risk

Direct and Facultative Property

- Complex Risks
- Middle Market
- Direct and Cedent Reinsurance
- All Risks
- NAT CAT Perils
- Parametric
- Deductible Buy Down
- Pandemic

International Liability

- General Liability
- Public & Product Liability
- Sudden and Accidental Pollution
- Product Recall
- Environmental Impairment
- Liability (EIL)
- Life-science Liability
- Contingency/Event Cancellation

Cyber, Media & Tech Risks

- Cyber Security Property Damage
- Cyber Security Data and Privacy Breach
- Technology
- Media

Specialty Portfolio Solutions

- Arranging Capacity for delegated authority
- Insurance & Reinsurance solutions
- MGA's, strategic portfolio transfers, Risk Excess Top-Ups
- Digital solutions
- Global remit and cross-class

Business & Professional Risks

- Arranging Capacity for delegated authority
- Insurance & Reinsurance solutions
- MGA's, strategic portfolio transfers, Risk Excess Top-Ups
- Digital solutions
- Global remit and cross-class

KEY CONTACTS

Julian Ball
Head of North American Specialty Lines
Managing Director and Co-Head Specialty Lines

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Julian is Managing Director of North America, Co-Head of Specialty Lines and has worked within the Insurance sector for over 30 years in a number of roles with a predominant focus on the London and international placement of complex Property risks for US Fortune 1000 clients.

Prior to UIBL, Julian held the position of Head of MMA Wholesale at Marsh, which led to the build-out of a new multi-product line unit focusing on Property, General Liability, Financial Lines, Cyber & Stock Throughput Solutions. Prior to that, he was also Global Head of Business Development at Bowring Marsh, where he was responsible for their international wholesale growth & development strategy across 11 offices.

He has held various secondments overseas, including New York between 2010-13, where he worked closely with retail brokers and clients on Property risk placement strategies into the international markets, development of emerging market capacity solutions and client production.

Chris Townley
Managing Director,
Co Head Specialty Lines

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chris.townley@uib.co.uk

Chris is Co-Head of Specialty Lines and started his broking career in 1999. He has over 25 years of experience within the London Market, which includes 19 years spent with one of the largest London-based broking houses. He previously worked for Lloyd's Syndicate and joined UIB in 2019.

His experience is in worldwide direct and facultative Casualty and Speciality Lines, specialising in diverse industries and product lines including General Liability, Life Science, Product Recall, Contingency and Financial Lines.

CRISIS MANAGEMENT

Crisis Management

Terrorist attacks, Political instability and social unrest are just some of the risks that organisations and individuals increasingly face, potentially leaving them liable for significant sums of money unexpectedly. Our multi-national Crisis Management division helps our clients navigate these perils and more in some of the most politically challenging territories worldwide.

UIB operates a Political Violence facility comprising of seven A-rated Lloyd's Syndicates with limits of up to USD 180,000,000 in respect of Sabotage and Terrorism, Strikes, Riots, Civil Commotion, Malicious Damage, Denial of access, Active Assailant War &/or Civil War, Insurrection, Revolution, Rebellion, Mutiny &/or Coup d'Etat (Property Damage and Business Interruption).

CONTACT US

Contact our team of specialists for more information on how we can provide innovative solutions to your unique (re)insurance needs.

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PRODUCTS OVERVIEW

Political Violence

- Sabotage and Terrorism
- Strikes, Riots, Civil Commotion and Malicious Damage
- War &/or Civil War, Insurrection, Revolution, Rebellion, Mutiny &/ or Coup d'Etat

Crisis Evacuation

Crisis Evacuation coverage offers potentially lifesaving benefits in the event of political and civil violence, natural catastrophes and epidemics for business travellers and overseas operations.
In the event of an incident the policy provides an expert crisis evacuation adviser to offer advice along with evacuation and relocation costs. Lost salary, personal effects and additional expenses are also covered.

Active assailant

Active assailant coverage (also known as Active shooter) provides bespoke support on how to deal with incidents prior to their occurrence, and after an incident has occurred (not necessarily just involving firearms but other weapons such as knives and vehicles). In the event of a claim the policy provides for crisis management costs, extra expenses, business interruption, loss of attraction, liability and property damage.

Kidnap and Ransom

Kidnap and ransom incidents worldwide are becoming more sophisticated exposing a larger subset of the population – not just high net worth individuals and overseas operations but now ordinary citizens and travellers who are being exposed to newer techniques such as 'tiger' and 'virtual' kidnap. These schemes along with traditional kidnap, hijack, detention and Hostage crisis are being carried out by unorganised street gangs up to large and sophisticated criminal organisations as a means to fund their criminal activity.
Our coverage indemnifies ransoms, ransom lost in transit, additional expenses, legal liability, personal accident and advisors fees and expenses sustained from kidnap, extortion, products extortion, detention and hijack.

INDUSTRY SECTORS SERVED

- Airports
- Transport
- Banks
- Construction projects
- Entertainment and Leisure Facilities
- Manufacturing Facilities
- Retail
- Offices
- Pipelines
- Refineries
- NGO's
- Individuals
- Power Generation
- Chemical & Petrochemical plants

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D&F Property

Our dedicated Direct & Facultative Property team specialise in complex property insurance and reinsurance placement for retailers, wholesalers and cedents with in-depth technical and global marketing skills providing a wealth of experience & knowledge across various industries and market segments to deliver tailor made solutions for our clients.

We offer a team based approach bringing together our collective view on programme design and placement to achieve the best results for our clients risk into the London & international marketplace whether the risk is in a single territory or multi-territory or for unique perils such as natural catastrophe. Whilst we are London based, this does not restrict our access to just the London market. We regularly transact placements into international markets across Europe, Middle East, Asia and Latin America accessing markets directly or indirectly via our local hubs in the regions.

INDUSTRY SECTORS SERVED

- Manufacturing
- Renewables
- Power Gen
- Heavy industries: Mining, Metals, Chemicals, Pulp & Paper
- Airports & Infrastructure
- Food & Beverage
- Hotels/Real Estate
- Government entities
- Rail
- Agriculture
- Sawmills
- Waste & Recycling

"We pride ourselves in our communication and service to our clients, ensuring we keep our clients fully informed every step of the placement transaction."

PRODUCTS OVERVIEW

Direct & Facultative Property

- Large Complex Risks
- Global Risks
- Mid-Market Risks
- Industrial Risks
- Commercial Risks
- All Risks
- Single Peril
- Fire & Allied Perils
- Captive Reinsurance
- Facultative Reinsurance
- Inhouse capabilities both claims and wordings technicians

Alternative Solutions

- Parametric
- Pandemic
- Wind Deductible Buy-down
- Deductible buy-down and sideways
- Stop loss aggregates
- Multi-year, single limit
- Cross-class deductibles
- Loss-adjusted swing premium including swing premium protection
- Access to fronted capacity solutions

CONTACT US

Contact our team of specialists for more information on how we can provide innovative solutions to your unique (re)insurance needs.

E: property@uib.co.uk

T: +44 (0)20 7488 0551

INTERNATIONAL LIABILITY

International Liability

Our International Liability team offers diverse experience following many years of trading within the Lloyd's and International markets.

We are experienced in Worldwide Liability product lines across a broad range of Industries as well as handing Product recall and Contingency business.

INDUSTRY SECTORS SERVED

- Energy from Extraction to Refineries
- Power Generation and Distribution
- Construction Projects
- Rail and Transport
- Manufacturers and Suppliers
- Healthcare & Pharmaceutical
- Entertainment

CONTACT US

Contact our team of specialists for more information on how we can provide innovative solutions to your unique (re)insurance needs.

E: specialty@uib.co.uk

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PRODUCTS OVERVIEW

General Liability

Public Liability: Cover is provided to third parties who suffer personal injury or property damage whilst on your premises.
Product Liability: Cover is provided to third parties who suffer personal injury or property damage due to the products manufactured and or supplied by you as an Insured.
Sudden & Accidental Pollution Liability: Cover is provided to third parties who suffer personal injury or property damage caused by a sudden and accidental pollution event arising from your operations

Environmental Impairment Liability (EIL)

Provides cover for Bodily Injury, Property Damage and Clean-up costs arising out of any environmental or pollution incident

- **Site Pollution Cover:** At Insured's own premises
- **Contractors Pollution Cover:** For contracting activities carried out at Third Party premises

A standard liability policy will provide cover for Sudden and Accidental Incidents only whereas an EIL policy will provide cover for both Sudden and Accidental, Gradual Pollution, Historical Contamination and Legal Costs.

Product Recall and Contamination

Product recall provides insurance protection for a variety of consumer product manufacturers including food and beverage and automotive parts manufacturers, to cover the costs associated with recalling a product from the market.

Life Science

Providing cover for:

- Pharmaceutical, Medical Products and Equipment Manufacturers and or Suppliers
- Clinical Trials Insurance
- Medical Malpractice Insurance

Contingency

Non Appearance: Includes the death, accident or illness of the individual vital to the event.
Adverse weather: If the event is unavoidably cancelled due to severe weather.
Public Liability: Protects against third party property damage and / or third party bodily injury where venue owner or operator is held legally liable.
Event appetite: Includes:

- Indoor and outdoor events
- Sports events
- Music events
- Tradeshows, conferences and seminars
- Theatre and charity events

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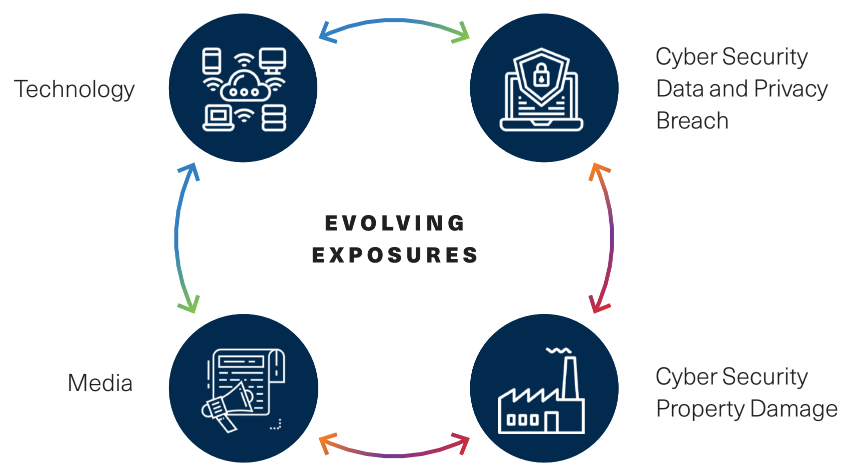
CYBER, MEDIA & TECH RISKS

Cyber, Media & Tech Risks

Our highly experienced cyber team is on a mission to help businesses successfully navigate today's ever-evolving cyber threat landscape and achieve their risk transfer goals within this dynamic and global insurance industry.



"On a mission to help businesses successfully navigate today's ever-evolving cyber threat landscape."

INDUSTRY SECTORS SERVED

- Manufacturing
- Infrastructure
- Tech, Media & Telecoms
- Retail & Leisure
- Real Estate
- Financial Services
- Renewables & Energy
- Sport
- Healthcare & Pharmaceutical
- Aviation & Shipping
- Cannabis
- Cryptocurrency
- Payment Exchange

PRODUCTS OVERVIEW

Cyber Security Data and Privacy Breach

Coverage in respect of first- or third-party costs, expenses or damages due to a breach (or threatened breach) of cyber security and/or privacy of data.

Cyber Security Property Damage

This policy covers physical damage caused by cyberattacks, this is often targeted at replacing cyber cover excluded from marine & property insurance policies.

Media

Also known as Media Errors & Omissions (E&O) provides coverage against defamation, invasion of privacy, copyright infringement, plagiarism, intentional torts and related liabilities.

Technology

Also known as Technology Errors & Omissions (E&O) is designed to cover providers of technology services or products from claims brought by third parties with regards to negligence, breach of contract & product failures.

CONTACT US

Contact our team of specialists for more information on how we can provide innovate solutions to your unique (re)insurance needs.

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SPECIALTY PORTFOLIO SOLUTIONS

Specialty Portfolio Solutions

UIB's Specialty Portfolio Solutions team is a specialist practice that collaborates closely with all divisions of UIB. The primary focus is within the class of Property with a strength territorially in the US, Canada and Australia with experience in managing capacity provision for delegated authority, notwithstanding the primary focus all territories can be considered. As regards other classes, as a subject matter expert in portfolio solutions, our approach is working closely within other divisions of UIB to draw on their expertise in a particular class, understanding of risk and relationships developed over many years with (Re) Insurers. By working together, we combine our strengths in delivering the best solution for our clients.

No matter what stage in the process you are at, we develop a business plan with you, to bring capacity to the table, negotiate a common ground for contract formation, management or oversight of data collection and requirements, manage and build trust and confidence between client and capacity providers to growing a profitable book and long-standing partnership between all stakeholders.

TYPES OF DELEGATED AUTHORITY

Insurance
Prior-submit line slips, bulking line slips and binding authorities, the goal always being a full binding authority.

Reinsurance
Strategic portfolio protection as a facultative line slip / binding authority, either as a line booster, line protection below a risk excess or strategic protection of a treaty. Risk excess of loss facultative solutions.

Parametric
For property, construction, agriculture, renewable energy, and cyber clients there are solutions available which are to be viewed outside the traditional transactional insurance lens that can provide effective balance sheet protection. This solution can be offered either for a single insured or to a cedant looking for a solution to a large aggregate exposure in a particular area from one or more catastrophe perils.

Digital
The overlaying of a digital platform to a delegated authority to enhance economies of scale.

CONTACT US

Contact our team of specialists for more information on how we can provide innovative solutions to your unique (re)insurance needs.

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ROAD TO SUCCESS

In reality, there is no limitation, some of the factors that lead to success for a delegated authority are managing and navigating the following:

For Insurance
Is the concept viable in terms of capacity's appetite, for example, is the opportunity within the market appetite along with the required experience and relationships of the individual who is being granted the delegated authority.

For Reinsurance
A level of trust and transparency needs to be a continuing theme, for example, little or no retention or an underbalanced portfolio will reduce the success of what a cedant is looking to achieve.

For Digital
The rewards of a successful digital platform cover many areas of the business, however, a strong commitment from all parties is a must.

Delegated Authority
These take time to get in place, if everything runs smoothly from the start to the inception of the contract this process is at least three to six months for a digital solution this will more likely be two years.

As a team, we are ready to help you on your journey.

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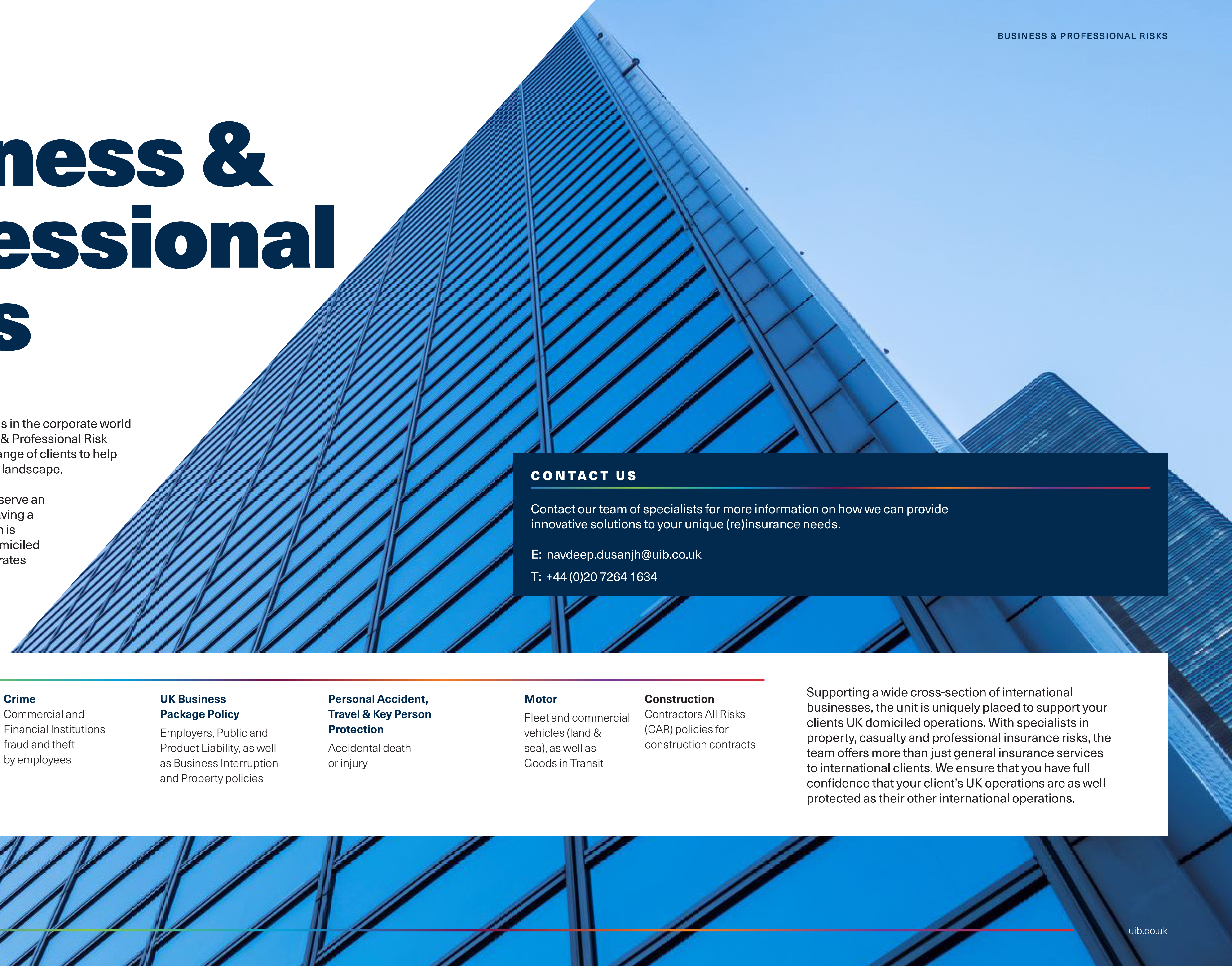
BUSINESS & PROFESSIONAL RISKS

Business & Professional Risks



UIB can mitigate a variety of exposures in the corporate world and our highly experienced Business & Professional Risk specialists work closely with a wide range of clients to help navigate the constantly changing risk landscape.

Our team of professionals are able to serve an international client base, as well as having a dedicated UK Business offering which is uniquely placed to support the UK-domiciled operations of international conglomerates across all industry sectors.

CONTACT US

Contact our team of specialists for more information on how we can provide innovative solutions to your unique (re)insurance needs.

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PRODUCTS OVERVIEW

Management & Professional Liability
Directors & Officers, Professional Indemnity/Errors & Omissions and Employment Practices Liability

Crime
Commercial and Financial Institutions fraud and theft by employees

UK Business Package Policy
Employers, Public and Product Liability, as well as Business Interruption and Property policies

Personal Accident, Travel & Key Person Protection
Accidental death or injury

Motor
Fleet and commercial vehicles (land & sea), as well as Goods in Transit

Construction
Contractors All Risks (CAR) policies for construction contracts

Supporting a wide cross-section of international businesses, the unit is uniquely placed to support your clients UK domiciled operations. With specialists in property, casualty and professional insurance risks, the team offers more than just general insurance services to international clients. We ensure that you have full confidence that your client's UK operations are as well protected as their other international operations.

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UIB Group

The UIB Group can access many insurance markets around the world, including the renowned **Lloyd's of London** market through its UK member and Lloyd's broker, United Insurance Brokers Limited.

Established in **1987** following an MBO of Marsh McLennan Middle East, our initial footprint was MENA, Europe and Japan concentrating on energy related risks.

Today, we have c.**750 professionals** in 27 offices across 16 countries offering insurance solutions for all industry sectors across the globe.

The UIB Group places in excess of **$1bn Premiums** annually and we are renowned as specialists in complex risks.

The UIB Group's ethos is one based on close client relationships and offering a comprehensive professional, yet personal service and always acting in a client's best interest.

United Insurance Brokers Ltd

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