

NON-MARINE PROPERTY

A flexible approach to property



COMMERCIAL ADVANTAGE. MUTUAL BENEFIT



A RECOGNISED LEADER

AEGIS London **NON-MARINE PROPERTY**

In today's world, risks are constantly evolving. AEGIS London, as a Lloyd's syndicate and as part of a long-established mutual insurance business, is able to plan effectively and manage the challenges this presents, providing continuity and security to our clients.

We are one of over 50 businesses operating within the Lloyd's market, firms of highly experienced specialist underwriters who accept risk on behalf of a range of capital providers. Together, we form one of the world's largest commercial insurance and reinsurance brands.

The breadth and depth of specialist underwriting and broking expertise, brought together under one roof at Lloyd's, underlies why we are trusted to insure the world's newest, toughest and most complex risks.

Our business comes from all over the world, to London, because of Lloyd's.

We are strong in certain areas because we invest in understanding them. We then take these strengths, for instance in the actuarial, engineering and catastrophe modelling disciplines and exploit them pragmatically for the good of our clients. We are also constantly looking for opportunities to bring a new, higher level of technical expertise to everything that we do.

The Lloyd's name may act as our calling card, but it is AEGIS London's growing reputation – our aspiration to be the best – that sticks in people's minds.

This reputation, of course, starts with our people. They forge and retain personal relationships with clients and teams are small so there is continuity of contact. This leads to an open culture, easy transfer of information, swift decision making and effective resolution of claims.

AEGIS London's non-marine property team has a very diverse portfolio and we provide coverage for a wide range of clients. This involves underwriting classes that could extend from commercial real estate to manufacturing and mining and providing deductible buyback cover.

The team provides cover on a single peril basis or up to all risks of physical loss or damage, the majority of cases being facultative business, with coverage on a primary, excess of loss or quota share/full value basis.

The balance of the portfolio comes under the heading of delegated underwriting. Here we work with selected agents, via Lloyd's brokers, who can add value by underwriting locally or delivering product lines that are unsuitable for facultative placement.



Non-marine property represents one of our strongest and most established classes of business, with a team that responds to the needs of brokers and tries its hardest to solve their problems. We are flexible and forward looking, aiming to underwrite a sustainable portfolio over the long term while building lasting relationships with clients, brokers and coverholders.

We are always looking to explore new areas but are selective about what we accept. Even when we say no, we are very open and transparent, sharing our logic and rationale.

NON-MARINE PROPERTY

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AEGIS London covers a wide range of non-marine property globally, on a single peril basis or up to all risks of physical loss or damage, in the following ways:

Open market/facultative

Coverage can be on a primary, excess of loss or quota share/full value basis.

We underwrite classes from commercial real estate to manufacturing and mining.

We are also a recognised Lloyd's lead for deductible buyback products, whether for catastrophe perils or all risks, and are most effective in the mid-market sector.

Delegated underwriting authority

Underwriting binding authorities to selected agents, via Lloyd's brokers, where they can add value by underwriting locally or delivering product lines unsuitable for facultative placement.



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