North American Capabilities

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

Bassem Kabban
Chairman

Shaun Barrington
Cheif Executive Officer

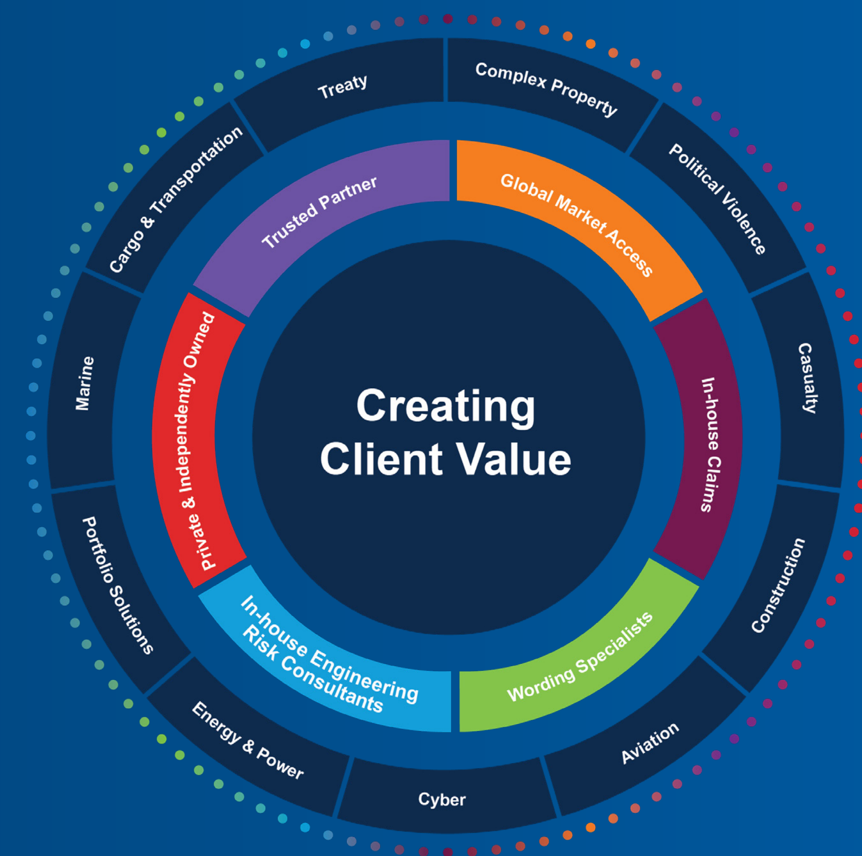
Aviation	Energy & Construction	Marine Cargo, Hull and P&I	Specialty Lines	Treaty
Miles Taffs Managing Director	**Robert Brundrett** Managing Director	**Andrew Little** Managing Director	**Julian Ball** Head of North American Specialty Lines Managing Director and Head of Specialty Lines Division	**Mohamed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

INTRODUCTION

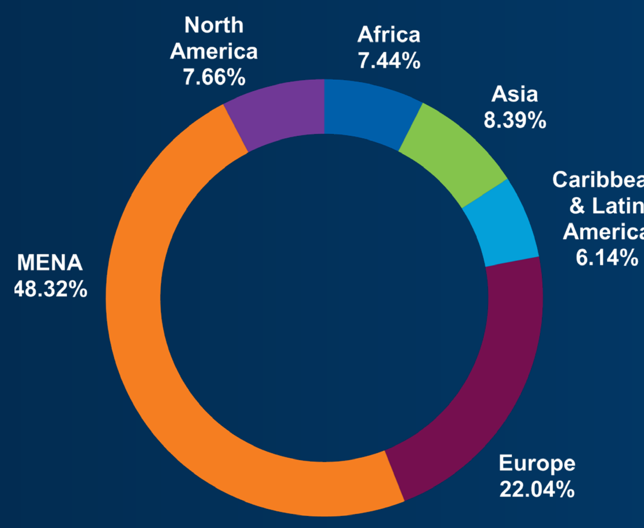
As a specialist in Complex Risks, UIB* work with clients, producers and (re)insurers to develop solutions through tailored placement strategies, accessing international markets, whether industry or region focused, through our network of UIB Group offices and placement hubs. As a multicultural, multilingual 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:

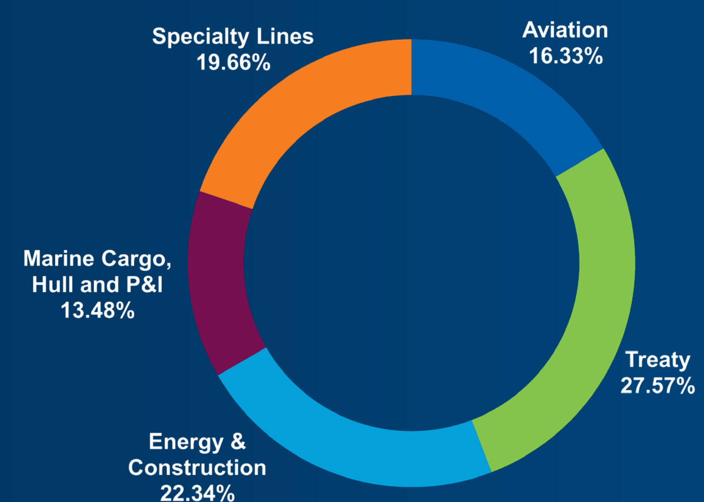
UIB'S OFFERING



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

D&F PROPERTY

D&F Property

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
- In-house 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

At UIB we pride ourselves on going the extra mile and having an open and regular communication & partnership with clients throughout the marketing strategy and placement process.

We work extensively with our global network of offices and placement hubs to source capacity for our clients. Whether capacity is sourced directly from London, Europe, Middle East, Asia or Latin America, the London team remains the consistent constituent in facilitating and coordinating our client's placement.

We work independently and can work alongside existing partners bringing our access to markets to the benefit of our clients and we trade electronically with all viable London markets.

Our team have a broad experience across multiple industries and work with clients across all sectors to ensure we provide access to markets with an appetite or willingness to create new and alternative bespoke solutions.

"Risk-specific programme design and development including multi-stage project risk packages"

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

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.

KEY CONTACTS

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Managing Director and
Head of Specialty Lines Division

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Julian is Managing Director of North America, Head of Specialty Lines Division 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.

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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, not with standing 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 own 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 to 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.

KEY CONTACTS

Jason Higgins
Head of Specialty Portfolio Solutions

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Jason Higgins started his career in Lloyds in 1987 specialising in fortune 500 North American property Broking. After ten years he moved to the Talbot syndicate in Lloyds where he became an assistant underwriter for the North American property book. In 2000 he joined Marsh Global broking in London where he became a member of the e-technology team.

In the early 2000's he moved to Agnew Higgins & Pickering which had a focus on energy specifically on US coal Mining and power generation in Latam and the Caribbean.

He then moved to Glencairn as a Technical Services Manager with a territorial scope of Australia, Russia, South Africa, and the US Property, this involved the running of a team of twenty-three, along with the successful implementation of Contract Certainty. Following this, Jason relocated to Brisbane where he specialised in retail broking gaining vital skills and knowledge in how to understand the needs and demands of an insured, along with broking multiple classes of insurance including FINPRO, GL, Motor, PA, Cargo and more. During this time, he undertook and successfully completed an MBA.

After eight years, Jason moved to underwriting for an MGA in Brisbane, writing PI, IT and Multimedia Liability, Cyber and D&O. In 2018 he returned to London to take a position at THB (AmWins International) to develop an Australian portfolio. In 2020, Jason became a Deputy Head of Portfolio Solutions for Guy Carpenter in London, where he was responsible for finding solutions for Risk Excess top ups, traditional MGA's in the US and London, creating a Facultative Digital platform for a Canadian cedant and managing the growth of portfolios.

In late 2023 Jason moved to UIB where he took the position of Head of Portfolio solutions where he has already had success territorially in the UK, Australia, and New Zealand by facilitating a binding Authority for an MGA, with an exciting pipeline of opportunities in the USA and other territories globally.

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.

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

MARINE CARGO & STOCK THROUGHPUT

Marine Cargo & Stock Throughput

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

We are experienced in worldwide Stock Throughout placements across a broad range of manufacturing and distribution industries.

KEY INDUSTRY SEGMENTS

- Agriculture
- Chemicals
- Clothing and Apparel
- Construction
- Farming
- Food and Beverage
- Manufacturing
- Mining
- Oil and Energy
- Pyrotechnics
- Wood products / Sawmills

KEY CONTACTS

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UIB Marine

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David started his marine insurance career at Lloyd's broker Nausch, Hogan & Murray where he handled all marine lines of business. Moving into more senior roles at other Lloyd's broking houses, David specialises in cargo business including stock throughput, project cargo / DSU and excess stock. In 2022, David joined UIB as the Divisional Director of the Marine Division bringing his wealth of experience involving a broad range of cargo interests from a global portfolio of clients, before being promoted to Deputy Managing Director in June 2024.

Throughout David's career he has travelled extensively, developing local knowledge of the businesses he helps to insure or reinsure. He has an in-depth understanding of cargo wordings and strong established relationships with many of the leading cargo underwriters in the London and US markets ensuring he is best placed to deliver results on complex or difficult risks.

David holds a Bachelor's degree in Accounting & Finance from De Montfort University as well as a Diploma in Insurance (Dip CII) from the Chartered Insurance Institute.

PRODUCTS OVERVIEW

Stock Throughput

An "All Risk" policy providing seamless coverage during transit, storage and manufacturing. Benefits include:

- Claims can be based on Selling Price valuation
- Full limit catastrophe peril coverage for Earthquake, Flood and Windstorm separately
- Low stock and catastrophe deductibles compared with a Property placement
- Competitive premiums as transit and storage premium combine to create economies of scale
- Reduced administration

Excess Stock

An "All Risk" policy that sits above a primary stock throughput or property placement. The excess stock policy responds to losses that exceed the primary placement's applicable limits. Where a primary placement has aggregated limits, a drop-down provision can be incorporated so that the excess attachment point tracks the eroded aggregate limit for a seamless policy structure.

Project Cargo Including Delay in Start Up

An "All Risk" cargo policy extended to include coverage for financial loss should a delay in the start up of a Project arise as a result of a claim under the cargo policy. The financial loss can include:

- Loss of Gross Profit
- Fixed Costs and Debt Servicing Costs
- Increased Cost of Working

Other Lines of Business Handled

- Cargo (annual covers and one-off shipments)
- Cargo War on Land
- Marine War
- Standalone Stock
- Subsea Equipment

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CRISIS MANAGEMENT

Crisis Management

KEY CONTACTS

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Head of Crisis Management

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Carlos started his career In 1995 after a 5-year term in the Colombian Military before joining A.P. Corredores Internacionales de Reaseguros as an Account Executive. His responsibilities included handling the major property accounts of the company in Colombia and Ecuador both in treaty and facultative. He moved to Willis Limited, in London, in 2000 as an Account Executive In the Latin American Team handling large and medium size accounts, including multinational accounts. Carlos climbed the ranks within Willis Limited until he became Executive Director of the Latin American Team in 2013.

After working at Willis Limited for 18 years, Carlos joined UIB as Associate Director within the Property Team of the Specialty Lines Division where he handled and placed large accounts worldwide with a specific focus in the North of Africa and Latin America. In 2021 he was promoted to Head of Crisis Management within the Specialty Lines Division where he now manages the worldwide portfolio of accounts covering political violence, kidnap and ransom, and active assailant risks.

Carlos was born in Bogota, Colombia, and moved to England in 2000, he is a native Spanish speaker and is fluent in English.

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).

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

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.

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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

KEY CONTACTS

Louise Morris
Head of International Liability

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Louise began her insurance career in 2000 within the Casualty team at Aon. For a period of 11 years, Louise was involved in the broking and placement of International Casualty risks for all territories with specific focus on Canada, Israel, Australia and South America across many industry sectors which included Energy and Utilities, Construction, Manufacturing and using Lloyd's and the company markets. This was followed by a further 5 years within Aon Benfield where the focus was on International Casualty Reinsurance and Facultative placements. Louise joined Miller Insurance in 2016 placing facultative reinsurance and wholesale business within many territories including Israel, UK, Australia, Caribbean, Canada and across Europe.

Most recently Louise has joined UIB in April 2020 within Specialty as the Head of International Liability. Placing business for clients on global basis within Energy, Manufacturing and Construction Industries including Latin America, Africa, Europe, Middle East and Asia.

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

CYBER, MEDIA & TECH RISKS

Cyber, Media & Tech Risks

KEY CONTACTS

Dimaggio Rigby, CISMP
Head of Cyber, Media
& Tech Risks

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Dimaggio is our Head of Cyber Media and Technology Risks , part of the Specialty Lines Division which offers pioneering risk-transfer solutions specific to a client's industry to better serve their increasingly complex needs.

Dimaggio has nearly 10 years' experience having held both Senior Broker and Underwriter roles, he possesses deep expertise in structuring innovative specialist (re)insurance solutions and has worked with clients in many industry sectors globally. He enjoys working with clients to develop cutting edge policies for the modern business world, especially within Cyber Physical Property damage. Dimaggio is a member of the London Market Forum's Cyber Leaders Exec Practice Group and a constant presenter within the Cyber Insurance market.

Dimaggio holds a Bachelor Degree in Finance as well as a Certificate in Information Security Management Principles by the British Computer Society (BCS).

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.

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

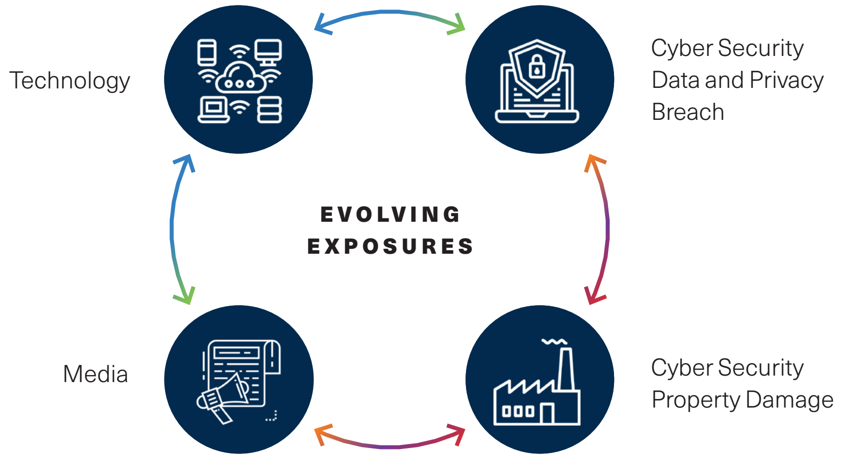
This policy covers physical damage caused by cyberattacks, this is often targeted at replacing cyber cover excluded from marine & property insurance policies.

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.



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

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SPECIALTY PORTFOLIO SOLUTIONS

Personalised Solutions for all Risks

UIB'S EXTENSIVE PORTFOLIO OF EXPERTISE ALSO INCLUDES:

Aviation

The Aviation Division's client base reflects the global scale and scope of the aerospace industry, from private jet operators to space risks, international flag carriers to sub-component manufacturers, and airport operators to finance and leasing houses.

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Managing Director
Head of Aviation

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Treaty

They handle Treaty Reinsurance business for a wide range of classes, from property, motor and marine to aviation, energy, life & Health specialising in proportional treaties, excess of loss programmes and structured deals.

Mohamed kotb
Managing Director
Treaty Division

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Energy & Construction

UIB's Energy and Construction team cover a range of industries including upstream and downstream, oil & gas, engineering, construction, and power production industries. They have an exceptional international reputation for technical skill and integrity.

Robert Brundrett
Managing Director
Energy & Construction

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Marine

UIB's Marine team is broken down into two specialised teams including Marine Hull and P&I, and Marine Cargo. The team recognise and respect that Marine insurance has a rich history and is widely considered as being the earliest developed form of insurance.

Andrew LIttle
Managing Director
Head of Marine

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SCAN THE QR CODES BELOW TO READ MORE ABOUT OUR OTHER SPECIALISED POLICIES

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UIB Group

2011

Sompo Japan Nipponkoa Insurane Inc. (formerly known as Sompo Japan Insurance Inc.) becomes a UIB Holidings (UK) Limited shareholder.

2017

Mitsui Sumitomo Insurance Company Limited becomes a UIB Holidings (UK) Limited shareholder.

UIB is an award-winning, privately-owned and family-run Lloyd's of London insurance and reinsurance broker.

Established in 1987, it has over 750 employees across 16 countries and is headquartered in London.

UIB was founded with the intention of caring for clients and those founding members, many of whom are still active in the business, continue to promote that approach.

Even as a Top 10 global reinsurance broker, UIB's ethos is based on close client relationships and offering comprehensive services.

By always acting in our clients' best interests, we embody a culture of integrity and clear communications.

UIB

United Insurance Brokers Ltd

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