



Product liability led solutions

H1 2025



Heavy Products Liability – PPE

GWP Range:
£60,000 - £64,000

This client, a specialist manufacturer and supplier of advanced PPE, had secured a significant Ministry of Defence contract for military-grade ballistic vests and helmets, alongside their flame-retardant workwear division. Through detailed collaboration with our broker partner and thorough assessment of the manufacturer's quality control protocols, we were able to confidently extend coverage for what traditionally represents a challenging risk profile. Demonstrating our commitment to finding solutions for complex risks, delivering value to both broker and client.



North American Exports

GWP Range:
£30,000 - £35,000

Our expertise was sought by a local broker partner seeking coverage for their client - a distributor specialising in OEM spare parts for the heavy plant machinery sector. What distinguished our proposition was our substantial underwriting capacity for North American exports, allowing us to provide comprehensive coverage where competitors fell short. Our deep understanding of international markets proved instrumental in securing the business and delivering the right solution for both the broker and their client.



Cyber Security – Electronics

GWP Range:
£10,000 - £15,000

A specialised technology provider delivering integrated cyber security solutions, combining proprietary software and hardware designed to safeguard critical safety systems across high-risk sectors including marine, transit, industrial, high-voltage, and nuclear facilities. When our broker partner faced challenges securing competitive terms in the London market, we leveraged our technical understanding to assess the risk appropriately. This enabled us to offer an optimised solution at a more favourable premium, helping our broker retain their valued client.

Our Award-winning Team



Winner
5 Star Claims Winner, 2024



Winner
2025 Underwriting Service Quality Marquee



Winner
Broker Partner of the Year



Winner
Insurance Times Commercial Lines Survey 2025, 5 Stars



Winner
Insurance Times Commercial Lines Insurer of the Year

Pursuing Better Together®

Financial Strength Ratings

Standard & Poor's **A+** Fitch **AA-**
A.M. Best Company **A+** Moody's **A2**

Arch Capital Group Limited

Total Capitalisation **US \$23.5B*** Total Gross Premiums Written **US \$21.5B***
Total Assets **US \$70.9B*** Total Net Premiums Written **US \$15.7B***

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Nutraceuticals - Claims Made

GWP Range:
£15,000 - £20,000

A prominent retail nutraceutical and dietary supplement provider required specialised liability coverage beyond standard product protection. Recognising the unique exposures in their sales approach, our underwriting team crafted a bespoke policy extension addressing potential liability arising from product recommendation and advisory services.

Through close collaboration with the broker, we developed comprehensive coverage that aligned with the client's complex risk profile, demonstrating our commitment to innovative insurance solutions.



Heavy Products Liability – Rescue Services

GWP Range:
£15,000 - £20,000

A specialist provider servicing critical hydraulic rescue equipment for emergency services, including vehicle extrication tools ("jaws of life") and heavy-duty lifting systems used in life-saving operations.

Despite market hesitancy due to the specialised nature of these safety-critical products, our underwriting team's thorough risk assessment and swift response enabled us to deliver competitive coverage tailored to the client's unique operational requirements.



Electronic Marine Defence

GWP Range:
£25,000 - £30,000

An electronic engineering specialist manufacturing critical control systems for Sellafield nuclear facility, who then secured a strategic contract with the Ministry of Defence (MOD) for naval vessel electronics.

When the MOD contract significantly elevated their risk profile, our underwriting team responded promptly with tailored coverage solutions, ensuring seamless business continuity and successful client retention.



Chemicals

GWP Range:
£5,000 - £10,000

A chemical manufacturer producing and distributing specialised Biocide disinfectants, including to the National Health Service (NHS). The complexity lay in their supply chain dynamics and manufacturing protocols.

Given the novel nature of their product formulation, our team collaborated closely with the broker to conduct a thorough risk assessment, enabling us to craft appropriate coverage that aligned with their operational needs and regulatory requirements.



Electronics Security Online

GWP Range:
£10,000 - £15,000

A manufacturer of cutting-edge RFID access control systems with global market presence, including significant US operations. Despite the complexity typically beyond E-trade parameters, our online underwriting team demonstrated agility, conducting comprehensive technical assessment in partnership with the broker.

This collaborative approach enabled us to deliver an innovative E-trade solution, setting new benchmarks for digital underwriting capabilities.

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