



Binding Authorities – Lloyd's & Company Markets

What We Do

Within our team we have a combination of over 100 years experience in handling binding authorities on behalf of Lloyd's, London and International markets.

Our philosophy is to cultivate long-term contracts by bringing our customers and their expertise together with strong, committed markets. The combination of our experience in managing binding authorities and our technological capabilities have empowered us to establish collaborative relationships with our markets, enabling us to provide a wide range of delegated contracts.

Our Expertise

Our team has been involved in developing new products with particular expertise in the following areas:

- Residential & Commercial binding authorities to include catastrophe exposure
- High Value Homeowners
- Difference in Conditions coverage
- Transportation binding authorities to include Auto Physical Damage, Motor Truck Cargo, Inland Marine and Dealers' Open Lot
- Package including liability

Territories

All US States permitted.

We bespoke a contract to fit your requirements and as your business grows, we will expand your contract to continue to meet your needs.

Rating and Security

- Lloyd's – A.M. Best 'A' Excellent XV
- Company Markets – such as Ironshore – A.M. Best 'A' Excellent XIV

Our Services

Our technological systems, claims support, and data analysis enable effortless management and reporting between our customers and their supporting markets.

Technology

Our web-based application 'The Bridge' offers:

- ISO and London form libraries customised to your contract
- Extensive production, underwriting and claims analysis and reports
- Real time data management
- Support for most agency management systems for seamless data transfer and automatic bordereau processing

Claims

- We have an experienced team in the UK dedicated to oversee & facilitate your claims requirements
- Our Markets will consider delegating claims settlement authority to your team or Third Party Administrator assistance
- A dedicated Account Handler will provide you with a proactive claims management service
- We can provide advice on Third Party Administrator plans for Catastrophic exposures and liaise with our markets to put these plans in place
- We can provide advice on claims data standards and Bordereau reporting formats

To Become a New Binding Authority Customer

We manage and facilitate the entire process of obtaining a new binding authority, from outline plan to signed contract.

We would require the following:

- Agency information
- Underwriting plan
- Relevant data and experience

How Else Can We Help?

If we cannot assist with a Lloyd's or Company contract, B&C also offers:

- Access to Great Lakes
- In-House binding capabilities for Commercial Property, Transportation and High Value Home Owners risks
- Brokerage capabilities for Commercial Property, Casualty, and Professional Lines risks



Binding Authority Team

Our Binding Authority team are responsible for delegating binding authorities on behalf of Lloyd's and London markets exclusively through wholesale brokers and managing general agents. To discuss a binding authority or for any other B&C enquiry please contact us.

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