



What We Do

We arrange flexible surplus lines binding authority contracts on behalf of Great Lakes Insurance SE ("Great Lakes") for customers looking for a long-term partnership.

Although we currently target short tail, property driven, small to medium size risks including catastrophe exposure, we have broad capabilities and are open to discussing all opportunities.

Our Expertise

Our particular expertise is in the following areas:

- Commercial Lines
- Package including Liability
- Property Monoline
- Property Excess

Personal Lines

- Homeowners, including High Value Homes
- Dwelling and Mobile Homes

Transportation

- Auto Physical Damage
- Motor Truck Cargo
- Dealers' Open Lot and Garage Keepers' Legal Liability
- Inland Marine

Difference In Conditions coverage

- Earthquake
- Flood

Financial Institutions

- Lender-placed
- Real Estate Owned
- Investor Owned Property

Capacity

- Up to \$15M any one risk
- Typically \$50M maximum TIV per individual risk
- \$1M Occurrence/\$2M Aggregate for liability

Ratings and Security of Great Lakes

- Great Lakes Insurance (SE) – A.M. Best 'A+' Superior XV
- A wholly owned subsidiary of the Munich Re Group
- All US States permitted

Our Services

Technology

Our web-based application 'The Bridge' offers:

- ISO-based underwriting guidelines customized to your contract
- ISO and London form libraries customized 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 experienced teams in the UK and US dedicated to oversee and facilitate your claims requirements
- We will consider delegating claims settlement authority to your team or Third Party Administrator assistance
- We will provide you with a proactive claims management service
- We will provide advice and arrange Third Party Administrator plans for Catastrophic exposures
- We will provide advice and assistance on claims data standards and reporting requirements

To Become a New Binding Authority Customer

We will request:

- Agency information
- Underwriting plan
- Relevant data and experience

How Else Can We Help?

If we cannot assist with a Great Lakes contract, B&C also offers:

- Access to Lloyd's and other London and International markets
- In-House binding capabilities for Commercial Property, Transportation, Investor Owned Property and High Value Home Owners risks
- Access to other Business Units within the Munich Re Specialty Insurance group, (MRSI) that offer services for Public Entity, Programmes, and large facultative business

Managed Underwriting Team

Our Managed Underwriting team is responsible for delegating binding authorities on behalf of Great Lakes, exclusively through wholesale brokers and managing general agents. To discuss a binding authority or for any other B&C enquiry please contact us.

US Contacts - Bell & Clements Inc



David Toombs

President and CEO

Tel: +1 (571) 283 0406

Email: David.Toombs@BellClementsInc.com



David Grimley

Senior Vice President - Binding Authority

Tel: +1 (571) 283 0409

Email: David.Grimley@BellClementsInc.com



Mike Gabor

Vice President - Binding Authority

Tel: +1 (571) 283 0410

Email: Mike.Gabor@BellClementsInc.com



Jim Kranzberg

Vice President - Binding Authority

Tel: +1 (571) 283 0402

Email: Jim.Kranzberg@BellClementsInc.com



Jessica Wehrum

Vice President - Binding Authority

Tel: +1 (571) 283 0411

Email: Jessica.Wehrum@BellClementsInc.com



Julia Toombs

Vice President - Binding Authority

Tel: +1 (571) 283 0412

Email: Julia.Toombs@BellClementsInc.com

UK Contacts - Bell & Clements Limited



Mike Kyriacou

Chief Underwriting Officer

Tel: +44 (0)20 7337 0944

Email: Mike.Kyriacou@BellandClements.co.uk



Mark Godfrey

Senior Binding Authority Executive

Tel: +44 (0)20 7337 0970

Email: Mark.Godfrey@BellandClements.co.uk



Lia Broad

Underwriter

Tel: +44 (0)20 7337 0964

Email: Lia.Broad@BellandClements.co.uk



Kate Ash

Head of Lender Placed and Investor Owned Property

Tel: +44 (0)20 7337 0965

Email: Kate.Ash@BellandClements.co.uk



Thommy Hassel

Underwriter

Tel: +44 (0)20 7337 6539

Email: Thommy.Hassel@BellandClements.co.uk



UK

London office:



Bell & Clements Limited

55 King William Street

London, EC4R 9AD



+44 (0)20 7283 6222



Virginia

Herndon, VA Office:



Bell & Clements Inc

12901 Worldgate Drive, Suite 530

Herndon, VA 20170-6012



+1 (571) 283 0400



New Jersey

Summit, NJ Office:



Bell & Clements Inc

18 Bank St, Suite 100

Summit, NJ 07901



+1 (571) 283 0400

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