

Binding Authorities Lloyd's and Company Markets

About Us

Bell & Clements is a leading expert in understanding and connecting US coverholders and brokers to flexible and innovative insurance solutions. We have the unique ability to combine both inhouse and third-party capacity to provide surplus lines and admitted solutions.

We are a team-orientated employer, a value adding partner and an innovative name in the insurance market. Building on a proven industry background – dating back over 35 years, we have developed and grown a unique and market-leading brand, with the significant resources and support of our parent company Munich Re.

Our team of experts enable us to respond to the individual needs of our customers and to drive forward the very best solutions that match their needs. This flexibility, supported by great innovation, unique capacity offerings and a dedicated team, allows us to work with our partners to quickly provide them with the best solution.



What We Do

Bell & Clements has decades of experience in handling binding authorities, across the US, on behalf of Lloyd's and international markets.

We believe in taking a long-term approach to our relationships. An approach that does more than facilitate risk transfer and brings together the expertise of our clients and strong and committed international markets.

Our approach to providing capacity, combined with the smart use of technology and data, means that we are able to provide a wide range of delegated contracts that are as varied and specific as our clients need them to be.



Our Expertise

We have particular expertise in the following areas:

Commercial Property

Personal Lines

High Value Homeowners
Fine Art and Jewellery

Transportation

Auto Physical Damage
Motor Truck Cargo
Dealers' Open Lot

Earthquake



Territories

We are able to provide cover to clients in every state in the US, tailoring our offering to individual requirements and adjusting cover as necessary.



Ratings and Security of Great Lakes

The promises our policies bear are only as strong as our financial stability. We are proud to work with Great Lakes Insurance SE (a wholly owned subsidiary of Munich Re) which has an A.M. Best 'A+' Superior XV rating, a level of security we are able to bring to clients in all US states.

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Our Services

Technology

Technology has always been a key facilitator at Bell & Clements and at the heart of this is our web-based application 'The Bridge' which offers:

- Form libraries
- Underwriting guidelines
- Underwriting analysis and reports
- Property underwriting tools
- Claims reports
- Real-time XML/JSON bordereaux processing

Claims

Ensuring that policies pay out in the event of a claim is why insurance exists, so we are here to support all of our clients throughout the policy term from accepting the risk to providing the right support in a claim.

- Our experienced international teams will 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

Becoming A Binding Authority Customer

We are keen to work with the right coverholders and brokers across the US but to get started on our relationship, there are a few basics that must be in place before we begin:

- Agency information
- Underwriting plan
- Relevant data and experience

How Else Can We Help?

If for whatever reason we cannot provide a Lloyd's or Company contract, Bell & Clements have a range of other options available:

- Great Lakes Insurance SE
- Bespoke coverage for individual, facultative and brokerage business in the Direct Underwriting team
- Brokerage capabilities for Commercial Property Casualty and Professional Lines risks

Binding Authority Team

Our Binding Authority team is 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 opportunity, please contact a member of the team below.

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Bell & Clements

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