



## 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 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

Our specialist team have access to capacity delegated by Great Lakes Insurance SE (a wholly owned subsidiary of Munich Re), that is underwritten and administered in-house.

With many years of experience, we are also supported by an A.M. Best 'A+' Superior XV rating, a level of security we bring to all of our US clients.



### Product Features

- All risks including (or excluding) flood and earthquake
- Monoline wind and hail (1st tier), flood and earthquake
- Full value, primary and excess business
- Equipment breakdown coverage available
- Deductible buy down capabilities
- Distressed business considered
- Commission 17.50%
- Capacity up to \$25m maximum per risk



### Targeted Occupancies

We take a tailored approach to risk, ensuring that whatever we provide meets the needs of every, individual client. As such, we consider all classes on a case by case basis and whatever the risk, we will always try to find a solution.

Including but not limited to:

- Residential
- Lodging
- Retail & wholesale
- Warehouse & distribution
- Light manufacturing
- Hospitality
- Professional
- Municipal
- Health fitness & sport
- Servicing & repair
- Vacant
- Churches

### Key Contacts



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