



MANCHESTER UNDERWRITING MANAGEMENT

Manchester Underwriting Management is a specialty underwriting agency based in the UK and dealing with insurance brokers in the UK and around the world.

We offer a growing range of products including Professional Indemnity, Directors & Officers / Management Liability, Casualty and Cyber.

We operate from London, Chesham, Bristol, Perth and Leeds, providing a market-leading service with direct access to decision-making underwriters, claims adjusters and the directors.

A LITTLE BIT DIFFERENT

MUM strives to be market-leading in all classes of business that we write. This means:

- Delivering first-class service in a first-class manner.
- Broad policy cover with capacity provided by quality insurers.
- Experienced underwriters who are flexible and responsive. We will do deals for the right business and walk away from trouble.
- Responsive claims adjusters who are actively involved in all aspects of handling a claim.
- Solutions not problems – we won't waste your time asking pedantic questions that don't make a difference.
- We will talk straight and knowledgeably and will deliver what we promise with integrity.
- We can write individual risks and scheme business by way of delegated authority.
- We also have a London Market offering that can write international business on a direct or facultative reinsurance basis, and we will delegate authority to international coverholders for the right business.

OVERVIEW

UK PROFESSIONAL INDEMNITY

We write Professional Indemnity for a broad range of risks, from Insurance Brokers and Estate Agents to construction professionals such as Architects, Engineers, Project Managers, Quantity Surveyors, Design & Construct and Chartered Surveyors who undertake survey and valuation work.

We also write emerging professions such as IT, Media and Graphic Designers through to a wide range of Miscellaneous, Business Consultants and Management Consultants.

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Director

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CYBER

Manchester Underwriting Management's Cyber product is designed for all types of businesses, ranging in size, industry and profession; from trade and manufacturing through to professional services. We welcome enquiries for risks of all shapes and sizes. There are very few risks that will fall outside our appetite.

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Park, Friarton Road, Perth, PH2 8DY

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CASUALTY

MUM's Casualty team offers primary and excess layer liability coverage across a broad range of industries and trade sectors. Our approach is to build long-term relationships with our brokers and clients. As ever, brokers have direct access to experienced and responsive underwriters who provide prompt quotations and an exceptional claims and risk management service.

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CLAIMS

Claims is the real test of an insurance product. We are actively involved in all claims offering a fair and swift service. Moreover, we make sure all key parties are aware and involved when challenges arise.

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PROFESSIONAL
INDEMNITY
APPETITE

- **Flexible attitude to underwriting and premiums**
- **'Can do' approach to risk with each risk evaluated on its merit**
- **Industry-specific wordings**
- **PI and Liability covers for SME businesses**
- **£5million limit of indemnity**
- **Aggregate and any one claim wordings as standard**
- **Primary and excess layers**
- **Tailor-made schemes**

Our focus is first and foremost on quality. We can be flexible on premium but will not go "off piste" in terms of quality in the pursuit of income.

Below is a list. Those in bold are target areas where we are most likely to be flexible. We will write all others except those which are shown in *red italics*, which are the few that don't currently interest us.

ESTABLISHED PROFESSIONS

Accountants
Architects (small, especially start ups)
Architects
Civil Engineers (start ups are target)
Design & Construct (contingent)
Design & Construct (in-house design)
Loss Adjusters
Chartered Surveyors (including valuation work)
Computer Consultants
Electrical Engineers (start ups are target)
Employment Agencies
Engineers (start ups are target)
Estate Agents
Heating / Ventilating / Air Con Engineers (start ups are target)
IFAs
Insolvency Practitioners
Insurance Brokers (personal lines)
Insurance Brokers (commercial)
IT Industry
Landscape Architects
Land Surveyors
Lloyd's Managing or Names Agencies
London Insurance Market Risks
Media & Communications
Mechanical Engineers
Project Managers
Public Relations Consultants
Quantity Surveyors (start ups are target)
Reinsurance Brokers
Solicitors
Structural Engineers (start ups are target)
Valuers

OTHER, NEW OR
MISCELLANEOUS PROFESSIONS

Accident Investigator
Acoustic Consultant
Agricultural Consultant
Arbitrator
Art Directors
Auctioneer
Author
Bailiff
Business Coaching
Careers Advisory Service
Change Management Consultants
Charity
Community Action Group
Company Registrar
Company Search Agent
Conference Organiser
Consulting Chemist
Counselling Service
Court Reporter
Ecologist
Education Advisory Service
Employment / Recruitment Agent
Energy Assessors
Enquiry Agent
Event Organiser
Expert Witness
Export Consultant
Food Industry Consultant
Forensic Accountant
Forestry Consultant
Freight Forwarder
Funeral Director
Genealogist
Horticultural Consultant
Human Resource Consultants
Information Bureau

PROFESSIONAL INDEMNITY APPETITE



OTHER, NEW OR MISCELLANEOUS PROFESSIONS *continued*

Interior Designer
Investigator
Land Agent
Law Centres
Law Costs Draughtsman
Law Search Agent
Lifting Equipment Tester
Literary Agent
Loss Adjuster / Assessor
Magistrate and Clerk of Justice
Management Consultant
Map Drawer
Marine Surveyors
Motor Engineer
Museum
Non-Destructive Tester
Pharmaceutical Consultant
Photographer
Photographic Library
Portable Appliance Tester
Product Designers
Quality Assurance Consultant
Records Manager
Relocation Agent
Renewable Energy Consultant
Research Association
Residential Managing / Letting Agents
Safety Consultant / Officer / Group
Scene Examinations
Secretarial Service
Security Consultant
Shipbroker
Shipping and Forwarding Agent
Small Business Advisory Service
Statistician
Statutory Body
Stocktaker
Strategic Management Consultant
Surface Coatings Consultant
Timber Treatment Consultant
Tourist Association
Town Planner
Trade Association
Traffic Consultant
Training Consultants
Translator
VAT Consultants
Wedding Planner
Wildlife Consultants
Yacht Broker

If a profession isn't listed it will more than likely fall into the "Miscellaneous" category and represent a target risk for us.



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@MUM_News

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SUPPORTING YOU WITH PROBLEM CLAIMS

We don't just want to support you when you have a claim. We'd rather you didn't suffer the claim with all its aggravation, management time and reputational risk in the first place. Most brokers' claims start off with a client that makes a claim who doesn't get the experience that they expected. From time to time, there may be a question mark about whether the policy covers the loss they have sustained and that can become a difficult and risky period for your firm. If a policy does not cover a loss your client has sustained, your own PI insurance may be on the line.

It's more than just insurance. It's a business support service too.

With MUM and CGPA, you can reach for our legal support team at Mills & Reeve, free of charge. They will provide an early claims advice service which will operate if an insurer has reserved its rights or declined cover for one of your client's claims. Simply contact them by email or telephone and they will provide assistance to help you to assess whether the insurer's decision can be legitimately challenged and, if it can, to provide guidance about the approach you may legitimately take to protect your client's position.

Mills & Reeve is a major UK law firm renowned for the outstanding service they provide to national and international clients, for their collaborative culture and for their deep sector expertise. They have been ranked first in the UK for client satisfaction in the Legal Week annual client satisfaction survey.

The MUM approach to handling claims for insurance brokers is to move quickly and avoid a circumstance becoming a claim. The most common cause of claims against brokers is where an insurer refuses to indemnify. It is at this early stage that MUM would look to be actively involved.

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BROKERS' OWN
PROFESSIONAL INDEMNITY
INSURANCE
INFORMATION
PACK



MANCHESTER
UNDERWRITING
MANAGEMENT



BROKERS' OWN PROFESSIONAL INDEMNITY INSURANCE

Manchester Underwriting Management's products for Insurance Brokers' Professional Indemnity are specifically designed to provide practical, real protection to brokers. This is a premium product where you know that we start the relationship intending to provide support in avoiding problems in the first place and then unbelievably good cover if things go wrong. It's more than just insurance, though. It's a business support service too.

The whole package is hard to compare with the existing market. So, for once, premium alone just can't be the sole differentiator.

Our product is BIBA-accredited.

Most brokers have had to change insurer once or twice in the last few years as insurers have come into the market aggressively then pulled back or even exited after getting it horribly wrong. Some insurers adopt a very aggressive claims handling approach when you need real support from day one. MUM and CGPA are offering proper cover, priced sensibly, secured by an insurer that has commitment to the broker PI market right at the heart of its very existence. Moreover, MUM's underwriters have many, many years' experience in this class.



KEY FEATURES:

- ♦ No contracting out of the Insurance Act 2015
- ♦ No Basis Clause
- ♦ No warranties
- ♦ No conditions precedent (not even claim notification)
- ♦ Very broad protection against innocent non-disclosure
- ♦ Late notification protection
- ♦ 7 days after expiry to notify claims
- ♦ Civil liability cover including defamation, dishonesty, loss of client money and joint ventures
- ♦ Costs in addition to the limit of indemnity
- ♦ Regulatory investigation costs
- ♦ Compensation for court attendance
- ♦ Automatic binding authority cover
- ♦ Data Protection defence costs cover
- ♦ Loss of client cover – if your business makes a loss in its P&L because of your losing a client following the payment of a PI claim, MUM will indemnify you up to £100,000 for that loss (exclusive to BIBA members)
- ♦ Fidelity automatically covered (exclusive to BIBA members)
- ♦ Totally fair treatment not only promised but written into the wording.

GREAT LAKES INSURANCE SE & CGPA

MUM has partnered with CGPA Europe since 2016. CGPA have specialised in writing almost nothing but insurance intermediaries' PI for over 90 years.

Having specialised in just one profession, CGPA has built a deep technical knowledge of the dangers insurance brokers face and the insurance cover they need.

With Brexit, the business will now be written by Great Lakes Insurance SE (GLISE, rated AA- Very Strong by S&P), with whom we have worked closely for many years.

CGPA will remain intimately involved and fully supportive but now as a reinsurer.



CGPA have specialised in writing almost nothing but insurance intermediaries' PI for over 85 years.



MANCHESTER
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CASUALTY

The Manchester Underwriting Management Casualty team offers primary and excess liability insurance across a broad range of industry and trade sectors. Our approach is to build long-term relationships with our brokers and clients and to create bespoke solutions particular to their needs. For casualty business, we focus on working with our partner brokers, providing a service that makes the difference.

MUM's casualty offering is backed by A-rated security, direct access to experienced decision-making underwriters who provide prompt responses and an exceptional claims and risk management service.

APPETITE

We offer tailored solutions across a number of sectors, including:

- Manufacturing
- Wholesale
- Retail
- Construction (annual)
- Construction up to 5 year periods (specific projects)
- Entertainment & Leisure
- Financial
- Public administration, health and education
- Recycling

CASUALTY



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WHAT MUM OFFERS

- Employers, Public and Products Liability
- Flexible and bespoke underwriting
- Primary and Excess Layers
- Comprehensive specialist wordings with the ability to tailor bespoke solutions where necessary
- A multitude of coverage extensions
- Fast, reliable service
- A-rated capacity
- Experienced decision-making Underwriters
- Prompt, fair and professional claims service
- Bespoke risk management services
- Height, depth and heat exposures
- Heavy Construction exposures
- Ability to offer both conventional and non-conventional program structures
- Exclusive quotations for our partner brokers

CLAIMS SERVICE

MUM is known as a market-leader for providing great claims service. We know how important it is that claims are dealt with fairly, effectively and with clear communication. For casualty claims, we have partnered with Sedgwick International UK Ltd, who share our client-focused approach.

Sedgwick International UK Ltd have a dedicated team, supported by experienced chartered loss adjusters with nationwide coverage.

We can be flexible as to the adjuster where required.

RISK MANAGEMENT SERVICE

This is one of the key differentiators for MUM Casualty. We aim to improve the quality of business written by using a team of highly experienced risk engineers to provide risk management support, delivering customised solutions to meet the client's individual requirements. Risk management forms one of the key cornerstones of working with, listening to and understanding the needs of our brokers and clients.

The strategy focuses on the general culture towards health and safety and claims defensibility, underlining the threat of uninsured risks that affect the bottom line of our clients. Underwriting, Claims and Risk Management are all linked together.



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CASUALTY EXCESS OF LOSS

WHO IS IT FOR?

Manchester Underwriting Management's Excess of Loss product is designed for all types of industry and trade sectors ranging in size from wholesale and service trades, through to construction and civil engineering or manufacturing. Our approach means we welcome all enquiries for risks and can cover on an annual or specific contract cover basis.

MUM's Excess of Loss offering provides competitive premiums and direct access to experienced underwriters who provide prompt responses.

CASUALTY EXCESS OF LOSS

CONTACT

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ARE YOUR CURRENT PRIMARY LIMITS OF £1M, £2M OR £5M LARGE ENOUGH TO COVER A CLAIM?

- Contractual requirements
- Long tail claims
- Government and Local Authority requirements
- Increasing claims inflation
- The Discount Rate tables changed in 2017 meaning significantly increased injury awards for damages

COVER

- Employers' Liability
- Public and Products Liability
- Combined Employers' Liability & Public and Products Liability
- Non-Negligent Liability (6.5.1)

WHAT MUM OFFERS:

- Fast, reliable service
- Competitive commission levels
- A-rated security
- Limits from £1m to £25m
- Annual and Single Project construction policies (maximum 5 years)
- Ability to follow all UK registered insurers
- Ventilation of layers
- Worldwide cover
- Claims expertise
- Competitive premiums starting from £1,000
- All trades considered

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Sedgwick Vericclaim have a dedicated team, supported by experienced chartered loss adjusters with nationwide coverage.

We can be flexible as to the adjuster where required.



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