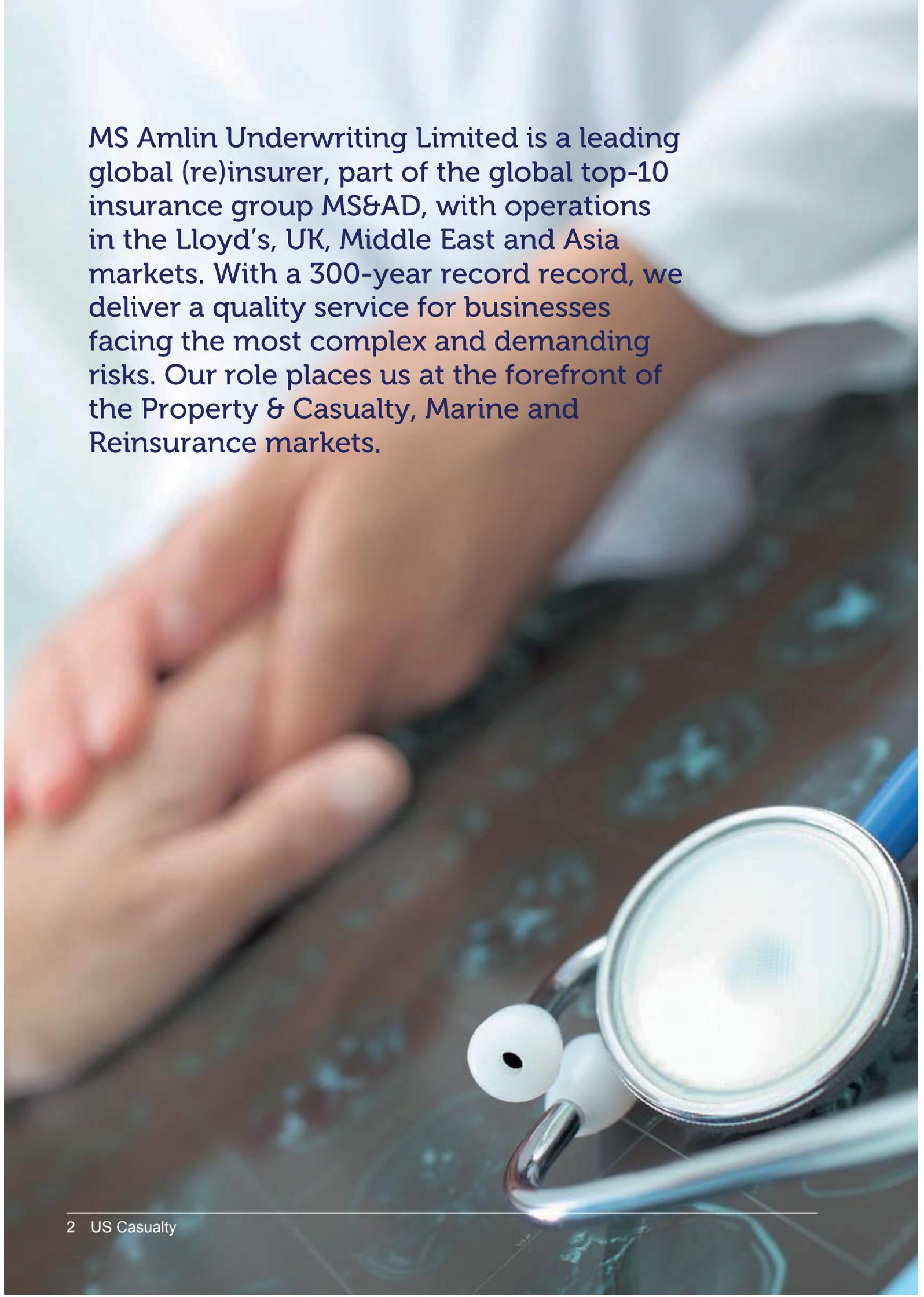


US Casualty



A close-up photograph of a doctor's hands holding a patient's hand, with a stethoscope resting on a medical device in the foreground. The background is blurred, showing a person in a white coat. The text is overlaid on the left side of the image.

MS Amlin Underwriting Limited is a leading global (re)insurer, part of the global top-10 insurance group MS&AD, with operations in the Lloyd's, UK, Middle East and Asia markets. With a 300-year record record, we deliver a quality service for businesses facing the most complex and demanding risks. Our role places us at the forefront of the Property & Casualty, Marine and Reinsurance markets.

Introducing US Casualty Insurance

In the US, where technology, regulation and working environments are forever changing, purchasing insurance provides businesses with a welcome sense of stability.

As well as protecting the financial and intellectual properties of an organisation, Casualty Insurance safeguards clients against potential financial loss, personal injury and physical damage. It also ensures that whenever there's an accident, oversight or error in judgement, businesses can handle the consequences of liability with minimal impact on their operations.

“Our casualty products help to deliver some much needed reassurance in an increasingly litigious world.”

Stuart Wood
Head of Casualty

Why partner with us?

At MS Amlin, we offer a competitive pricing structure and tailor our products to your specific needs. You can expect a high level of support throughout every stage of the process.

Accessible

Our casualty business is written exclusively through Lloyd's (box 263), but our experts are available out of box hours by phone, email or in person. If you need an in-depth meeting or a quick five-minute chat, we can always fit it in around your busy schedule.

Flexible

Because every industry is different, we match our cover to your individual requirements. We talk to you about any unique risks relating to your organisation and if you need a bespoke product, we simply make changes to our standard terms and conditions.

Responsive

Whenever you put in a request, we act quickly, think on our feet and come up with meaningful solutions that add value to your business. We make every effort to respond to your enquiries the same day and if we can't cover a particular risk, we have no hesitation in recommending someone who can.

Helpful

Regardless of the business you're in or the risk involved, you will find our team friendly, approachable and transparent. If there are any issues, we tell you; if you have any questions, we answer them; and if there's anything you're unsure about, we explain it.

“We are highly visible to our clients and visit their offices regularly to discuss ways we might enhance and improve our offering and deepen relationships.”

Alex Stratton-Thomsett

Lead Underwriter, US Casualty & Specialty Lines

Our teams

Our underwriting team

Our casualty team are professional and skilled in this class with a wealth of industry knowledge at their disposal and a proven track record in bespoke solutions. You can be confident that our cover will reflect the true nature of your business.



Alex Stratton-Thomsett
Lead Underwriter

+44 (0)20 7746 7897
alex.stratton-thomsett@msamlin.com



Harry Hunter
Assistant Underwriter

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harry.hunter@msamlin.com



Ross Foxon
Underwriting Assistant

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ross.foxon@msamlin.com

Our claims team

Our experienced claims advisers are on hand to offer help, support and advice at a moment's notice. Any time you need to make a claim, they will work alongside you to resolve issues quickly and arrive at the best possible outcomes.



Paul Sewell
Casualty Claims Manager

+44 (0)7843 330404
paul.sewell@msamlin.com



Joanne Yardley
Senior Claims Adjuster

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Senior Claims Adjuster

+44 (0)1245 396299
mike.warne@msamlin.com

Keeping your product options open

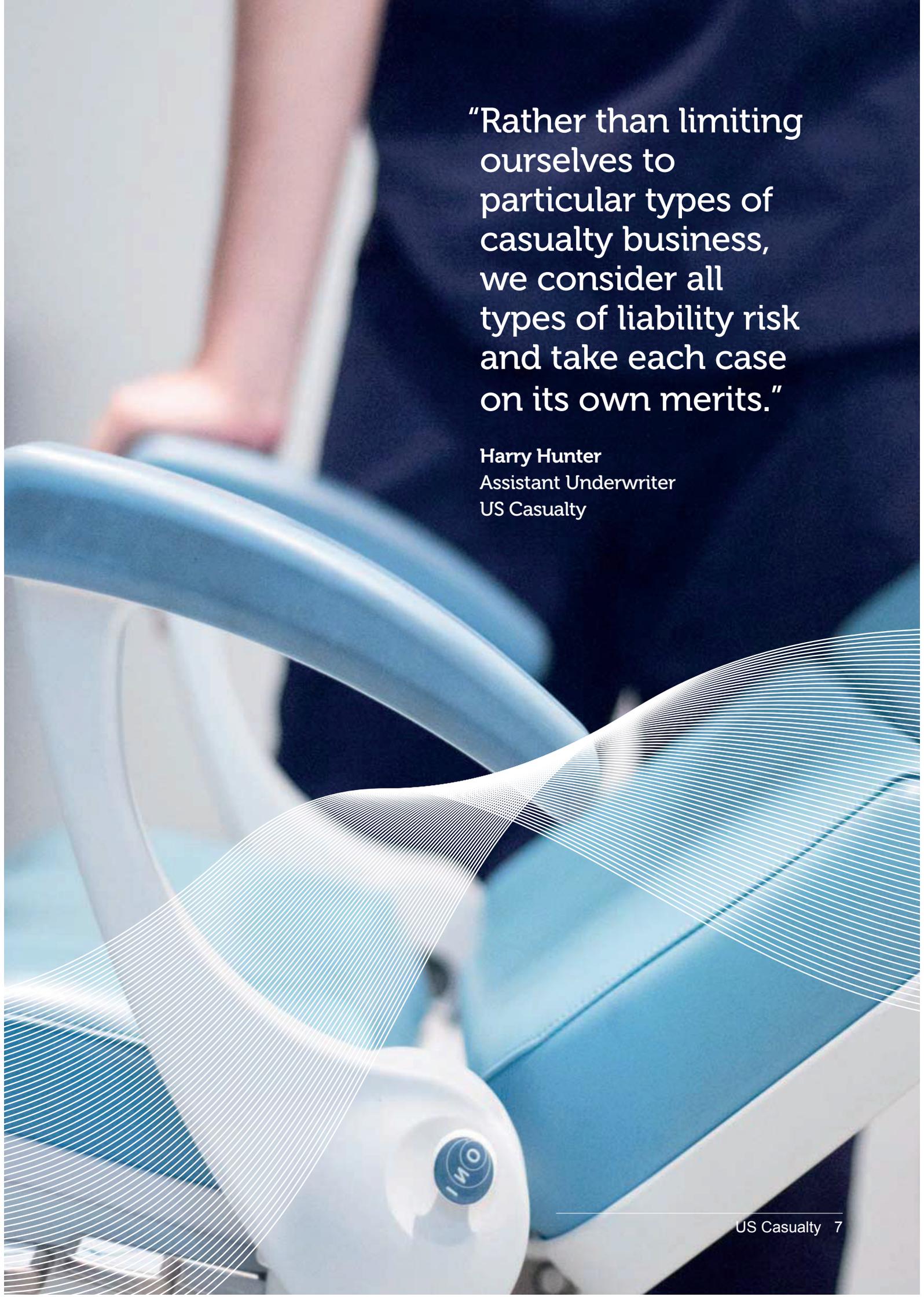
Our Casualty Insurance products are available through Lloyd's, up to a capacity of US\$5 million for any one claim. We work with brokers and coverholders throughout the US and have a broad appetite for SME risks.

Typical areas of cover:

- **General Liability** – on everything from traditional office or Lessor Risk exposure to specialised businesses such as religious organisations, crop sprayers and self storage facilities
- **Medical Malpractice** – for healthcare facilities and ancillary healthcare providers
- **Errors and Omissions** – for small businesses (up to USD\$5m in revenue)
- **Automobile Liability** – Specifically Non-Trucking Liability

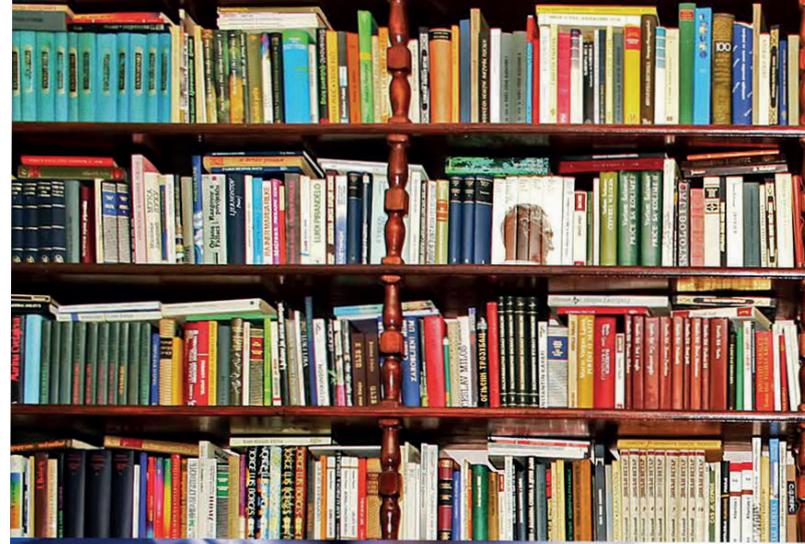
General Liability, Hired & Non-Owned Auto, Cyber Insurance and Abuse & Molestation cover.

- If you're looking to bolster an existing insurance policy or program, we also provide add-on's to complement the predominant line of business. Add-on options include, General Liability and Auto insurance



“Rather than limiting ourselves to particular types of casualty business, we consider all types of liability risk and take each case on its own merits.”

Harry Hunter
Assistant Underwriter
US Casualty



A diverse client base

Our specialist knowledge of different industries helps to keep our products competitive, relevant and up-to-date. As a result, we have a rich and varied client base throughout the US and it's growing all the time.

New business opportunities

We are always happy to work with new clients, especially class-leading specialist firms and organisations that take a positive view of risk management. To help businesses focus on the right areas, we offer advice on best practice and provide plenty of tips on how to prevent liability claims. If clients are prepared to make a few small adjustments, it often helps to reduce risks and can make premiums even more affordable.

Coverholder partners

We have a lot of experience working with coverholders throughout the US and are always looking for new distribution partners. We are particularly interested in the following areas:

- Coverholders with specialist experience of a particular industry sector or niche market
- Regional coverholders who are close to the end client, rather than large national networks
- Coverholders who like to build strong working relationships by adding value to capital providers as well as the insured

Processes that make your life easier

In such a competitive industry, it's often the finer details that make all the difference. So as well as providing you with hands on support, we go to great lengths to keep our processes simple, straightforward and stress-free.

Expert underwriting

– Our specialist underwriters don't let complex risks get in the way of high-quality cover. They like a challenge and make every effort to come up with competitive solutions – even if it requires a little creative thinking.

Intelligent data analysis

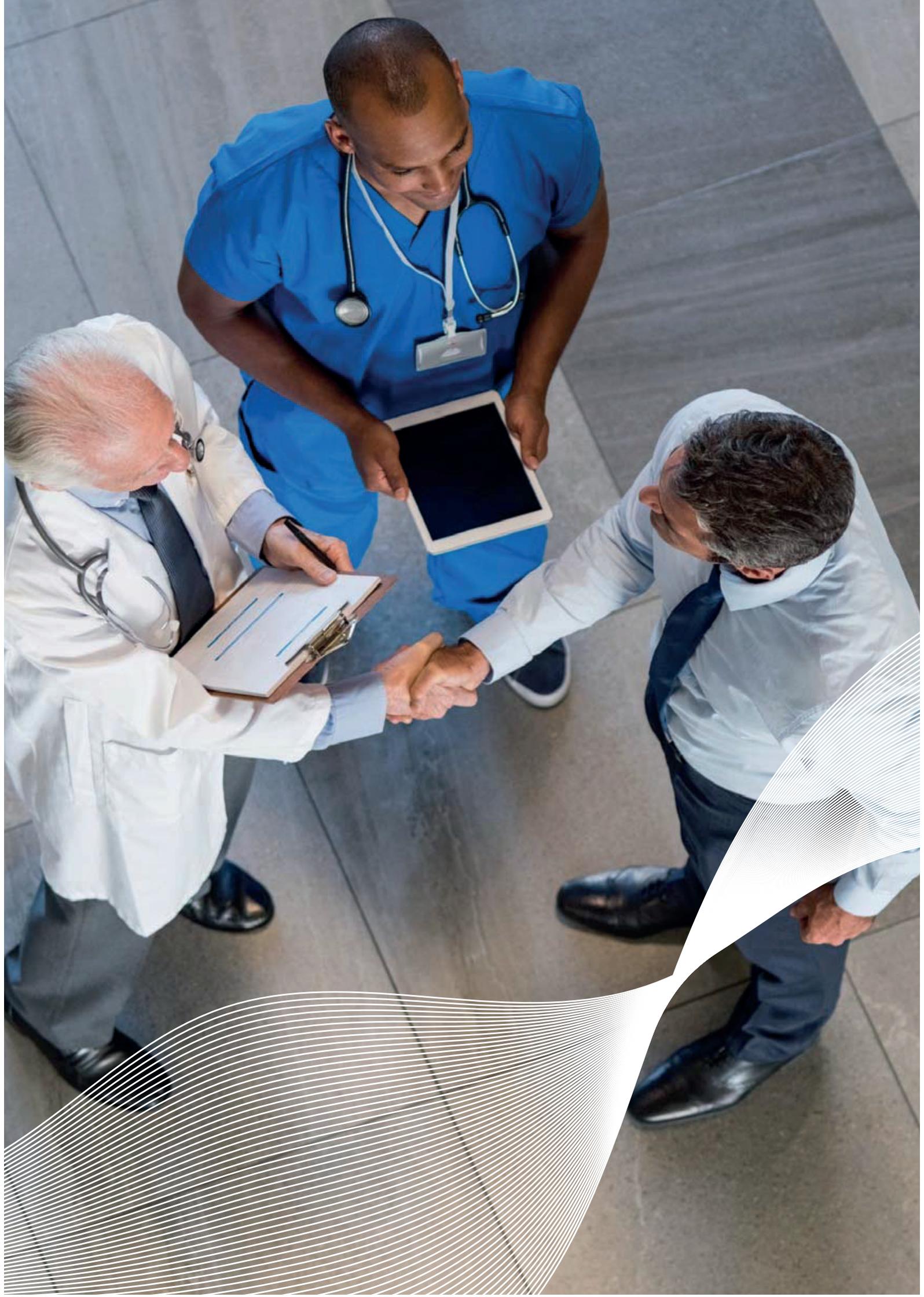
– Our sophisticated underwriting tools provide us with all the information we need to make quick and sensible decisions, to help keep our pricing competitive.

Dedicated claims support

– We know that every second counts when it comes to making a claim. So we react quickly, gather all the necessary information and aim to make payments without any unnecessary delays. If you need assistance, our experienced claims advisers are available to help deal with queries or issues. Where appropriate we also partner with third parties to provide additional class specific and jurisdictional expertise.

Active communication

– Besides making it easy to get in touch, we listen to your ideas, answer your questions and carefully explain our decisions. By responding professionally to your enquiries and keeping you well-informed along the way, we believe this builds stronger working relationships that stand the test of time.



Continuity through financial strength

Our underwriting subsidiaries are highly rated for their financial strength. We also benefit from the exceptionally high ratings of the MS&AD Group, one of the top-10 largest non-life insurers in the world, as well as being part of the Lloyd's of London Chain of Security.

MS Amlin Underwriting Ltd at a glance

£1,340m

2021 Gross written premium

£552m

2021 Net assets

+20yrs

Wealth of experience

Senior Management average
years industry experience

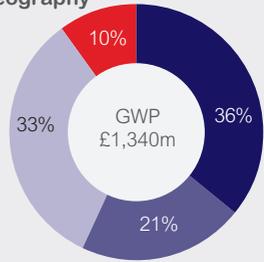
Financial strength

MS&AD Group
A+ (Stable) AM Best
A+ (Stable) S&P
A1 (Stable) Moody's
MS Amlin - Syndicate 2001
A (Stable) AM Best
A+ (Strong) S&P*
AA- (Very Strong) Fitch*

*Lloyd's Market Rating (which applies to MS Amlin managed syndicate)

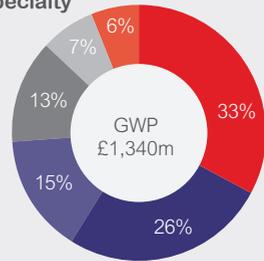
2021 Syndicate 2001 Gross written premium by geography

- US
- UK
- Europe
- Other



2021 Syndicate 2001 Gross written premium by specialty

- Reinsurance
- Property
- Casualty
- Marine
- Crisis Management
- Natural Resources





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