

## Binding Authorities Great Lakes Insurance SE

### 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

For those clients seeking a long-term partnership, we arrange flexible Excess and Surplus (E&S) binding authority contracts on behalf of Great Lakes Insurance SE (Great Lakes), in particular for short tail, property driven, small to medium size risks.

We are proud to work with Great Lakes Insurance SE which has an A.M. Best 'A+' Superior XV rating



### Our Expertise

#### Commercial Property

#### Personal Lines

- Homeowners, including High Value Homes
- Dwelling, HO6 - Unit-Owners and Mobile Homes

#### Transportation and Inland Marine

- Auto Physical Damage
- Motor-Truck Cargo
- Dealers Open Lot
- Garage Keepers Legal Liability

#### Difference in Conditions (DIC)

- Earthquake
- Flood (residential and commercial)

#### Financial Institutions

- Lender-placed
- Real Estate Owned (REO)



### 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 bring to clients in all US states.



## 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 should 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 Great Lakes contract, Bell & Clements have a range of other options available:

- Access to Lloyd's and other international markets
- Bespoke coverage for individual, facultative and brokerage business in the Direct Underwriting team
- Access to relevant business units within the Munich Re Specialty Insurance Group



## Managed Underwriting Team

Our Managed Underwriting team is responsible for delegating binding authorities on behalf of Great Lakes, traded exclusively through wholesale brokers and managing general agents. To discuss a binding authority opportunity, please contact a member of the team below.

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.



## US Key Contacts



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# Bell & Clements

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