

# Casualty

## Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

## Solutions for your most complex risks

We deliver a broad range of Liability products to commercial clients across a wide geographical reach from our Dubai office.

If you need a joined-up solution to fit your Casualty insurance requirements, we can structure a programme on a lead, follow, primary or excess basis, or a mix, to create the right cover for your business.

Class of business	Line size
General/Public Liability (primary & excess)	USD 25m
Product Liability (primary & excess)	USD 25m
Employers Liability (primary & excess)	USD 25m

## Target markets

Manufacturing, Wholesale, Leisure & Hospitality, Construction, Food & Drink, Retail, Oil & Gas Onshore.



## With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

## Continuity in a changing world

Some clients have been with us for over 20 years. Why do our clients stay with us so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We are constantly evolving our products and services: investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

## Claims confidence

Aligned with the Liberty Claims Charter, our Casualty team understands the importance of resolving matters proactively and handling your claim as quickly as possible. That's why:

- We'll reserve on a realistic ultimate basis so that your insurance premium matches your business risk
- We'll defend the right cases using the right evidence
- If we deny a claim, we'll reduce the damages reserve by 50%, then close the claim after six months if it's not challenged
- We actively pursue subrogation opportunities, and we're always mindful of the relationship as well as the claim
- We keep control of claims files, so we're always in a position to drive them to closure.

We always use the right resource, for the right reasons, for your claim. Sometimes this means using specialist firms when we believe it can make a positive impact to the client experience.

## Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to ensure your claims experience – even without a claim – is as good as we can make it.

## Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

Talk to us about the trends we're seeing in your industry and the products we offer to protect your business:

- Public Liability
- Product Liability
- Employer's Liability
- Construction Liability

### Contact Us

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