



Our **household underwriters** partners

Groupama Insurance Company Limited

Our lead insurer Groupama Insurance Company Limited is part of the European Groupama group which can trace its root back to 1834. The company employs over 38,500 employees, has a turnover of €16.2b with assets under management of €88b and is France's leading mutual insurer. In the UK, Groupama provide motor, home insurance, healthcare and commercial covers through financial intermediaies. Groupama is rated A by Standard & Poors.

Catlin Insurance Company (UK) Limited

Catlin Group is an international specialist property and casualty insurer who write more than 30 classes of business. In the UK the Catlin Syndicate is the largest syndicate at Lloyd's and works alongside the UK insurance company who provide property, indemnity, cargo and motor risks. Catlin Insurance Company (UK) Limited is rated A by Standard & Poors.

Lemma (Europe) Insurance Company Limited

Lemma (Europe) Insurance Company Limited was formed in 2007 to take advantage of new rules which opened up the European Insurance market. The company specialises in providing property and home insurance, liability, fine art, marine and cargo insurances and is one of a few insurers who are approved to provide liability insurance for solicitors and legal practices. Lemma are authorised and approved by the FSA to conduct business in the United Kingdom. Lemma (Europe) is the European arm of the Ukrainian giant Lemma which in terms of premium income is one of Eastern European's largest non life insurers with registered capital of US\$ 110 million at its disposal. The company is rated B+ good by AM Best.

Enterprise Insurance Company Plc

Enterprise Insurance Company Plc was formed in 2004 to take advantage of new rules which opened up the European Insurance market. The company specialises in providing property and home insurance, tenancy deposit protection and other personal lines products. Enterprise are authorised and approved by the FSA to conduct business in the United Kingdom.

AmTrust Europe Limited

AmTrust Europe (formerly IGI in the UK) is part of the Bermuda Based AmTrust International Insurance Limited. In the UK AmTrust specialise in broker business including specialist household schemes, income protection, warranty, personal accident and landlords cover. AmTrust International is rated A- by AM Best.

Brit Insurance Limited

Brit Insurance provide over 70 classes of insurance of insurance and reinsurance worldwide with a distribution model centres on brokers and intermediary partners. Brit write business through a Lloyd's syndicate and through the UK insurance company (who underwrite 3XD products) and account for 41% of Brit's UK business. Brit is rated A Excellent by AM Best.

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