# WHY **ARGO**?



# HELPING BUSINESSES **STAY IN BUSINESS**

#### Well-established, specialised international insurer

- Over 70 years of experience in US and Bermuda, NYSE listed
- Ability to offer A.M. Best–rated and S&P/A.M. Best/Fitch–rated paper from Lloyd's
- Proven ability to write complex risks on both insurance and reinsurance basis
- International footprint across US, Asia, Middle East, Bermuda, UK and Europe
- Highly diversified portfolio

#### Top underwriting expertise

- Experienced and empowered underwriting teams with local language competency
- Ability to leverage Lloyd's and Bermuda underwriting capabilities
- Specialist partnership approach geared towards MGAs and binders, with a view to building long-term strategic relationships
- Bespoke cover to suit client's individual needs

#### Fast claims response times

- Ability to process claims quickly and efficiently with minimal lead time
- In-house claims specialists with access to third-party claim adjusters
- 1.1-day\* average response time (market average, 2.7 days)
- 5.6-day\* average end-to-end transaction time where Argo leads (market average, 7.7 days) (\*Denotes working days. Stats from Lloyd's, April 2019)

#### Flexible, agile and innovative

- Flat organisation structure supporting fast decision-making
- Regional executive team and underwriting leaders who know local clients and their insurance needs
- Innovative digital solutions available through our in-house digital team

#### Environmental, social and governance (ESG)

- Founding member of ClimateWise, a coalition set up to understand and combat the impact of climate change on the insurance industry
- Active partnerships with global charitable organisations
- Ranked among the top 125 companies in the world for successful development programs in two consecutive years.

(**Training Magazine** 2018 & 2019)

For more information, visit argolimited.com

y argo\_group

# OUTSTANDING RESULTS, REALISED TOGETHER

## ArgoGlobal SE (AGSE)

AGSE is one of Argo Group's European platforms and a subsidiary of Argo Group International Holdings. We offer insurance and reinsurance products to commercial specialty businesses throughout continental Europe and the UK, supported by active branches in selected locations.

AGSE is headquartered in Malta and authorized by the Malta Financial Services Authority. As a Societas Europaea, it is a public company registered in accordance with the corporate law of the European Union.

Our products include Liability, Professional Lines, Financial Institutions, Property, Commercial Combined, Accident & Health, Contingency, Marine and Surety. We are committed to Europe and see it as a vital part of our long-term international strategy.

## The Argo Group

Argo Group International Holdings Ltd is an international underwriter of specialty insurance and reinsurance products in the property and casualty market. The Group offers a full line of products and services designed to meet the unique coverage and claims-handling needs of businesses in two primary segments: US Operations and International Operations.

Argo Group's insurance subsidiaries are **A.M. Best–rated 'A' (Excellent)** with a stable outlook, and Argo Group's US insurance subsidiaries are Standard and Poor's–rated.

#### Argo Group's Offices Worldwide



# ArgoGlobal

# ArgoGlobal SE

Dedicated insurance solutions for European commercial specialty business

.....

## **PROFESSIONAL LINES**

We predominately write open-market, large commercial business specialising in professional indemnity, directors and officers (D&O) and investment managers insurance. We are committed to developing and diversifying our portfolio within the overall professional lines segments, with additional products offered elsewhere within the Argo Group, such as cyber, crime and coverage for financial institutions.

We also have an appetite in the small to medium space and look to partner up with select MGAs, with which we can build a strategic and mutually beneficial relationship. We believe there are some opportunities within the financial sector where we can offer combined cover to diversified financial institutions such as small and mediumsized fund managers, fund advisers and private equity firms, as well as insurance companies.

Types of coverage:	D&O   Investment manager insurance   Financial institutions   Professional	
	indemnity   Cyber	
Industry Sectors:	Professionals   Construction   Healthcare (excluding hospitals)   Technology	
	Education & Charities   Financial services (banks/investment funds/ insurance	
	companies)   Private & public companies (D&O)	
Maximum line size:	€25 million	

#### CONTACTS

Jan Mori | Deputy Head of Professional Lines | jan.mori@argo-global.com | +41 44 266 6269 Marco Henrique | Regional Manager, Professional Lines | marco.henrique@argo-global.com | +49 173 213 5702

#### LIABILITY

We write small to medium enterprises up to mid-size corporate insureds. Our target business includes product manufacturers, construction, manual services/contractors, property owners, wholesale and retailers. However, we are open to discussing other opportunities with brokers outside of this list. As well as writing standalone liability policies, we are also open to writing package policies in combination with our other product lines and have a joined up approach across various lines of business.

We consider risks on both a primary and excess of loss basis.

Types of coverage:	Public liability   Products liability   Employers liability	
Industry Sectors:	Construction   Manufacturing   Contractors   Wholesalers   Retailers	
	Property owners   Consultants	
Maximum line size:	€20 million	

#### CONTACT

Ross Macdonald | General Liability Class Underwriter | ross.macdonald@argo-global.com | +44 20 3037 9844

### MARINE CARGO & SPECIE

We focus on mid-size clients throughout the EU and Switzerland and write worldwide risks. We offer coverage through all stages of manufacture, from raw material right through to receipt of the finished product by the end user, whether in transit or held as inventory anywhere in the world. We also provide specialist, uninterrupted insurance to cargo under stock throughput policies. We have particular expertise in commodities, oil, project cargo and technology-driven solutions.

Types of coverage:	Transportation of goods   Storage (pre or post-shipment)   Fine art and specie
	Contractors' plant and equipment
Industry Sectors:	Oil & gas   Metal   Mining   Project cargo   Agriculture
	Consumer goods   Freight & logistics
Maximum line size:	€20 million

CONTACT

Nicholas Eyre | European Marine Development Underwriter | nicholas.eyre@argo-global.com | +41 78 405 6016

# LOCAL KNOWLEDGE WITH GLOBAL EXPERTISE

## **ACCIDENT & HEALTH**

We cover all forms of accident & health for both group and individual policies. We write business in all major territories, including the US, Canada, UK, Europe and Australia. We are also active in emerging markets in the Middle East, Africa and South America.

Types of coverage:	Personal accident and health con- clerical to war risk. Includes (but no disablement   Income replacement benefits
Industry Sectors: Maximum line size:	All industries considered, with ea €18 million for any one treaty pro- facultative business   €18 million

#### CONTACTS

Adam Zawia | A&H Class Underwriter | adam.zawia@argo-global.com | +44 203 037 9898 Paul Blunden | Medical Class Underwriter | paul.blunden@argo-global.com | +44 207 712 7550

#### CONTINGENCY

We insure a wide range of events and promotions within the entertainment industry, from concerts to international sporting tournaments, from celebrity endorsements to ticket refunds, and much more. We cover the financial consequences of the unexpected happening due to circumstances beyond the control of the assured or insured whilst being able to tailor any product to our clients' specific needs.

Types of coverage:	Cancellation & abandonment   M
	Over redemption   Death and dis
	Transmission failure
Industry Sectors:	All events considered, with each
Maximum line size:	€10 million

#### CONTACT

Rebecca Mitchell | Contingency Underwriter | rebecca.mitchell@argo-global.com | +44 207 712 7612

## **PROPERTY & COMBINED**

We offer products for small to medium-sized enterprises through to complex international companies. We offer a flexible approach and a portfolio of products, which include multi-line covers across a wide spectrum of businesses allowing for a packaged product approach.

We specialise in property-led businesses and have experience in developing bespoke solutions.

We underwrite a range of general commercial products whilst also targeting niche and specialist business sectors, where we develop products which include property, business interruption, liability, professional indemnity, personal accident, directors and officers, medical malpractice, trustees indemnity and other ancillary covers.

Types of coverage:

Industry sectors:

Property damage | Business interruption | Theft | Money | Goods in transit Personal accident | Fidelity guarantee Real estate (commercial & residential) | Retail (shops) | Office & surgeries | Light industrial | Low-hazard manufacturing | Precision engineering | Niche/specialist businesses | Affinities/schemes Maximum line size: €20 million

#### CONTACT

David Hancock | Property & Package Underwriter | david.hancock@argo-global.com | +44 203 037 9867

over for groups and individuals for all occupations from not limited to) Accidental death | Permanent total nent | Full medical benefits | Supplementary medical

each opportunity underwritten on a case-by-case basis ogram | €9 million for any one person for direct and on for any one accident for direct and facultative business

Media insurance | Non-appearance isgrace | Weather day insurance |

opportunity underwritten on a case-by-case basis

## SURETY

We offer surety cover on a selective basis, working primarily with Fortune 3000, multinational clients. Please contact us for more information.

#### CONTACT

Brendan Keating | VP, National Underwriting Officer, International Practice Leader | bkeating@argosurety.com | +1 312 849 6979

# **PORTFOLIO UNDERWRITING**

We target well-established independent MGAs, broker schemes and affinity schemes, plus we also consider start-ups. Our overall goal is to work with strategic partners supporting their business.

D&O | Professional indemnity | M&A | Cyber | Marine cargo & specie | Accident & Types of coverage: health | Contingency | P&C combined, package and niche schemes | Property | Liability | Fronting solutions Maximum line size: €25m

#### CONTACT

Alfredo Alonso | Chief Underwriting Officer, Europe, Middle East & Asia | alfredo.alonso@argo-global.com | +44 203 037 9887

# EXECUTIVE LEADERSHIP EUROPE

Matt Harris | Group Head, International Operations | matt.harris@argolimited.com | +44 207 712 7599 Alfredo Alonso | Chief Underwriting Officer, Europe, Middle East & Asia | alfredo.alonso@argo-global.com | +44 203 037 9887 Hermann Mitterlechner | Principal Officer, AGSE | hermann.mitterlechner@argo-global.com | +356 2347 9705 John Moffatt | Head of Specialty | john.moffatt@argo-global.com | +44 207 712 7632 Rvan Barnes | Head of Professional Lines | ryan.barnes@argo-global.com | +44 207 712 7571 Steve O'Gorman | Head of Marine | steve.ogorman@argo-global.com | +44 207 712 7694