

The image features a low-angle, upward-looking view of several modern skyscrapers with glass facades. The sky is a deep, dark blue. A large, semi-transparent teal circle is positioned on the left side, partially overlapping the buildings. The 'first' logo is in the top left, with 'first' in white and 'UNDERWRITING' in smaller white letters below it. The teal circle contains the text 'First for Specialist', 'First for Expertise', and 'First for Service' in white and orange. A yellow curved line is on the left edge of the teal circle, and a teal circle is on the right edge.

**first**  
UNDERWRITING

First for **Specialist**  
First for **Expertise**  
First for **Service**

At First Underwriting we offer broker partners the security of a large organisation; but with the agility and expertise of a specialist provider. The best of both worlds for brokers!

### What makes **First Underwriting** the **First** choice for specialist brokers?

- We provide our broker partners with direct **access to decision makers** – so you can get an answer quickly
- We only focus on **specialist and niche sectors** – so we really know our stuff
- We are **agile** and can adapt to your changing needs – there's no red tape here
- We are committed to **helping our broker partners** succeed – after all, what's good for your business is good for our business
- We **enjoy speaking to brokers** about the products that we love, and we're always ready to take your call
- We know it's important to look after your customers in the event of a **claim** – so we provide a bespoke claims service for each individual product.

## Our Financial Strength

First Underwriting were established in 2018 as a highly specialised and niche underwriting business. Our UK parent company is Kingfisher UK Holdings Limited, who are a UK division of NSM Insurance Group. NSM Insurance Group are the leading specialist insurance provider in the USA, with over 1m clients and over \$1bn in premiums.

We have a long-term agreement and partnership with our underwriting partners Accredited Insurance Europe Limited (AIEL). AIEL are wholly owned by Randall & Quilter Investment Holdings Ltd. (RQIH); a company domiciled in Bermuda who are listed on the AIM Stock Exchange in London.

### AIEL's credentials:

- AIEL are rated as A- with a “stable” outlook by A M Best
- AIEL trade through a UK branch which has been approved by the Prudential Regulatory Authority
- RQIH had cash and investments in excess of \$1,716 million at 30 June 2021
- Their underwriting programme is supported by A-rated insurance, provided by some of the largest and most secure insurers and reinsurers in the world
- All policies underwritten by AIEL are backed by the UK Financial Services Compensation Scheme.



## A rated insurers



NSM Insurance Group are the leading specialist insurance provider in the USA, with over 1m clients and over \$1bn in premiums.



Kingfisher UK Holdings is a progressive and distinctive specialist insurance provider, with 50+ years of industry experience and 8 well-known insurance brands.



First Underwriting is one of the UK's leading specialised underwriting businesses, supported by 100+ years of combined underwriting knowledge.



To date we have provided policies for over 1.2million customers.

## Products

We have an **extensive range of specialist insurance** products which are available to our broker partners. At First Underwriting we continually **enhance and develop our product range**, in partnership with brokers, to ensure that they are relevant and meet the needs of brokers' customers. All of our products are underpinned by **sustainable pricing** coupled with excellent service from experienced underwriters and a first class claims service.

### Need product flexibility?

We encourage our brokers to talk to us about those risks that need some flexibility as we are able to provide bespoke solutions.



Details about the cover for each product can be found at [www.firstuw.com](http://www.firstuw.com)

## Motor

We offer a broad range of specialist motor insurance products to our brokers. These products accommodate most risk types and customer needs.

Our motor products include:

- Fleet
- Classic Cars including Bikes, Trucks and Buses
- Niche & Specialist Schemes
- Enthusiast Vehicles
- Agricultural
- Minibus
- Prestige

## Hard to place and complex risks

We love a challenge. We accept that many risks will not fit the mould of mainstream insurers and so we work closely with our partners to truly understand the story behind the risk.

Get in touch  
with the  
**First Motor** team.



Did you know  
we have already  
provided cover  
for around 1.2m  
vehicles within  
the UK?

Our Motor  
premiums range  
from £25 to in  
excess of a £1m.



We currently insure over £10bn of properties within the UK.

Looking for something more bespoke?  
Please get in touch with our **First Home** team.



Details about the cover for each product can be found at [www.firstuw.com](http://www.firstuw.com)

## Home

Our suite of Household products, available through leading software houses, are designed to meet the individual and specific needs of your clients and on a bespoke basis for the more complex cases.

- 1. Premium Home Insurance** - bedroom rated product giving generous policy limits, designed for houses with up to 5 bedrooms and built 1850 onwards
- 2. Premier Home insurance** - ideal for your clients with higher sums insured, looking for wider cover and those risks that don't quite 'fit the box', including UK holiday homes
- 3. Specialist Home Insurance** - Designed for longer-term unoccupied homes and also for landlords who let properties including; single risks, portfolios or holiday lets.

## Leisure

**Leisure Homes** – Our leisure home insurance is designed for customers who own properties in the UK, on either holiday parks or private land.

**Caravans and Motorhomes** – First Underwriting has been providing leisure vehicle insurance to meet the customer needs of a leading caravan club.

## Surety

Our expert underwriters have over 30 years' experience within the surety market and we can provide a variety of surety bonds including:

- performance bonds (also known as a contract guarantee) for the UK construction market
- advance payment bonds
- retention bonds
- highways act bonds
- customs & excise bonds



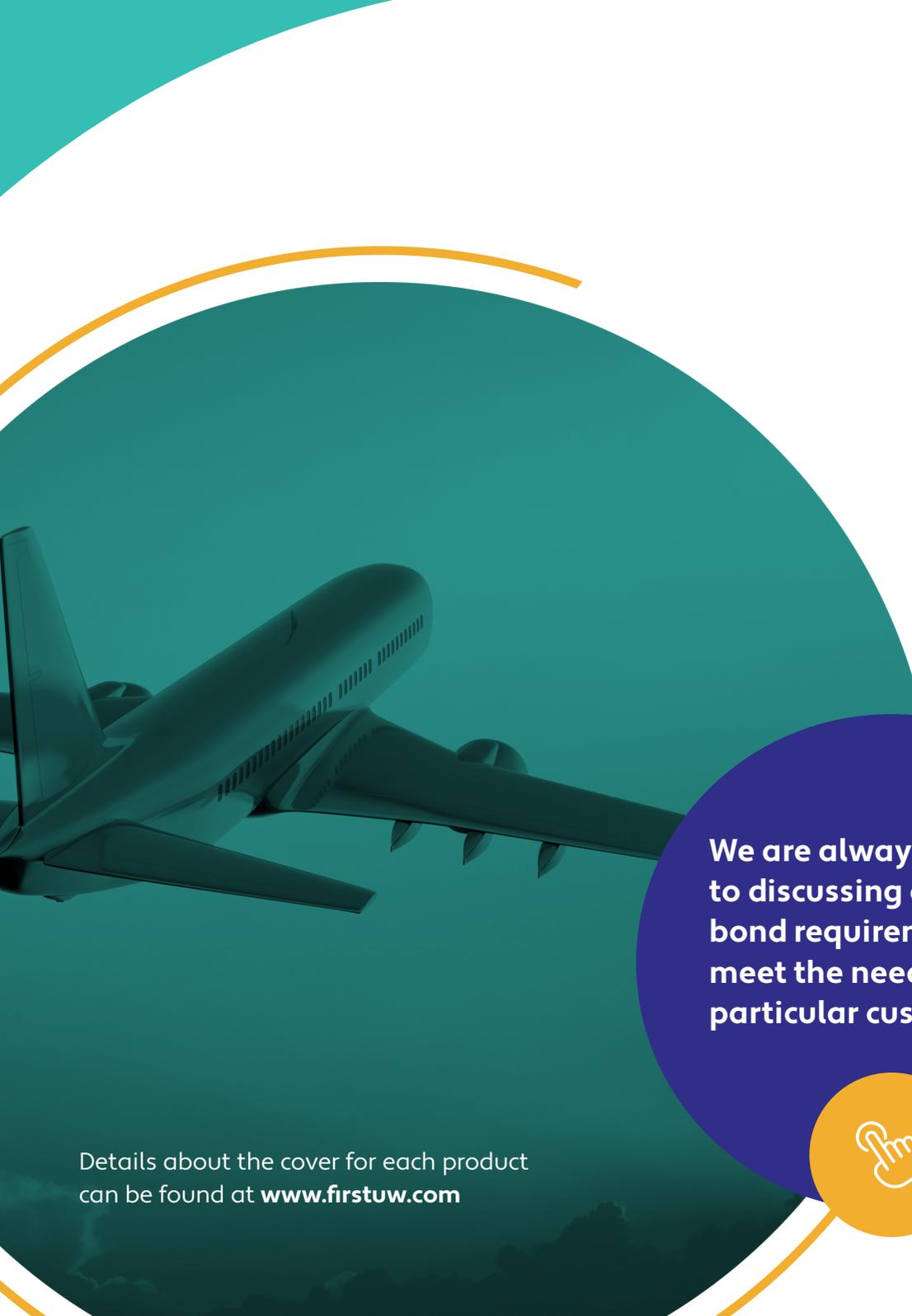
We are always open to discussing new scheme propositions to meet the needs of a particular customer base.

Leisure



Surety





We are always open to discussing alternative bond requirements to meet the needs of a particular customer base.



Details about the cover for each product can be found at [www.firstuw.com](http://www.firstuw.com)

## Tour Ops

For over 20 years our underwriters have been providing this product to Tour Operators. The First Underwriting bespoke insurance solutions for Tour Operators and Travel Agents includes:

- **Public/Products Liability**
- **Professional Indemnity**
- **Employers Liability**
- **Crisis Management**
- **Directors' & Officers**

## Travel Bonds

For over 30 years our underwriters have been providing travel bonds within the surety markets. The range of travel bonds we can provide include:

- **CAA Bonds**
- **ABTA Bonds**

## Bespoke Schemes – because we love unusual and complex risks.

Our appetite for schemes and facilities is broad and diverse so the more unusual or complex, then the more interested we are likely to be. We have a significant appetite to develop a range of bespoke schemes and facilities tailored to meet the unique needs of a specific customer segment or risk profile.

### Our focus is on developing schemes and facilities:

- collaborating with a partner to create a tailored solution not available in the open market
- focusing on a distinct customer segment which is not accommodated by the standard market
- covering risks which require a particular approach to underwriting and pricing
- where the policy coverage requires enhancements or revisions to suit the needs of the specific segment.



**We are willing to consider schemes comprising of property, motor, casualty or a combination of all.**

Full details of each product, including our risk appetite and how to obtain quotations, can be found at [www.firstuw.com](http://www.firstuw.com)

## Claims

### Expertise:

We have an in-house team of highly experienced experts who specialise in specialist and complex losses.

### Service:

We strive to provide a market leading experience for all our partners and customers and there is no other area where this is more important than Claims. Efficient processes are important, but we recognise that not every claim is the same and, in turn, not every customer's needs are the same. We encourage our handlers to be flexible in their approach and, beyond anything, apply common sense. This approach, along with giving our partners direct access into the key decision makers, means we can offer a hassle-free claims service.

### Specialist:

We pride ourselves on being able to cater for unusual risks and niche sectors. This starts with having the necessary underwriting expertise and carries through to the claims proposition. As well as the willingness to be flexible in our approach, we recognise there is a need for specialist knowledge and bespoke processes to deliver the best claims experience. We are committed to working with our key partners to build and deliver what they need.

Details about the cover for each product can be found at [www.firstuw.com](http://www.firstuw.com)



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First for **Expertise**  
First for **Service**

## Contact Us

Our expert underwriting team are ready to discuss your specialist insurance needs.



First Motor



First Home



First Leisure



First Surety



First Tour Ops



First Travel Bonds



First Schemes



First Claims

