



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

First Underwriting was established in 2018 as a highly specialised and niche underwriting business. Our UK parent company is [B3 Insurance](#), who are a UK division of [Ignyte Insurance](#).

We have a long-term agreement and partnership with our underwriting partners who:

- Are rated as A- with a “stable” outlook by A M Best
- Trade through a UK branch which has been approved by the Prudential Regulatory Authority
- Underwrite policies which are all backed by the UK Financial Services Compensation Scheme.

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!



A rated insurers



B3 Insurance is the UK division of Ignyte Insurance, focused on building successful specialist and commercial insurance companies.



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

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.



Products

First Underwriting offer a range of specialist insurance products to select broker partners. We believe that by working exclusively with expert brokers in their chosen sectors, we can continually enhance and develop our product range ensuring that they are relevant and meet the needs of our brokers' customers. All of our products are underpinned by sustainable pricing coupled with excellent service from experienced underwriters and a first class claims service.

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

Motor Trade

We also offer a broad range of specialist motor trade insurance products to our brokers across a range of sectors.

This can include:

- Motor Trade Road Risks Only
- Motor Trade Combined
- Specialist & Classic Motor Traders
- Recovery
- Motorsports



Get in touch
with the **First**
team today

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



Leisure

Our Underwriting team are highly skilled in the provision of bespoke insurance schemes for the outdoor leisure industry including caravan insurance, motorhome insurance and leisure homes.

Holiday Homes – Our holiday 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.

Real Estate

Our underwriting team has over 65 years' experience within the Real Estate sector and use their expertise to deliver a solution-based, customer focused approach that supports your clients in the management of all aspects of their risks, be this a stand-alone placement or multi-location portfolio.

We have a wide-ranging appetite for UK domiciled Commercial and Residential Real Estate business, and we are actively seeking to write in isolation and as part of a portfolio:

- Offices, preferably purpose built
- Retail, preferably purpose built – high street (including residential above), shopping centres and/or out of town retail parks
- Industrial / Manufacturing / Warehousing Hotels, preferably purpose built
- Residential Flats, preferably purpose built and concrete floored
- Structured placements such as Co-Insurance (lead and follow) and Excess of Loss



Looking for cover not listed here? Please get in touch with the **First Real Estate** team.

Details about the cover for each product can be found at www.firstuw.com

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



Tour Ops

Our underwriters have over 20 years' experience, and our bespoke insurance solutions for Tour Operators and Travel Agents include:

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

We can cover:

- Tour Operators of any size, including start ups
- Travel Agents
- Event Organisers
- Coach Operators
- Other travel businesses seeking contingent cover for supplier services

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.



Get in touch with
the **First Speciality
Risks** team



Professional Indemnity Combined

First Underwriting provide cover designed for a wide range of professions, from sole traders and freelancers to larger practices. Our Professional Indemnity Combined products can be extended to include optional PL/Products, EL, D&O, and Office sections of cover.

- Management & Business Consultants
- Accountants
- Architects & Engineers
- Design & Construct
- Property Professionals
- IT & Telecommunications
- Media & Creative
- Excess layers for any of the above



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Claims

Expertise:

We have an in-house team of highly experienced professionals with expertise 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.

Contact Us

Our expert underwriting team are ready to take your call or email.



Fleet



Classic



Motor Trade



Real Estate



Casualty & PI



Tour Ops



Agriculture



Schemes



Leisure



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