



BESSO INSURANCE GROUP



Besso headquarters in London

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HEADQUARTERS

Besso Limited, 8-11 Crescent, London, EC3N 2LY
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Registered in England - number: 00910680

Tel: 020 7480 1000 Email: contacts@besso.co.uk
www.besso.co.uk

and at Lloyd's

Authorised and regulated by the Financial Services Authority,
FSA Firm Reference No. 309159





About Advance Fee Services

- Check out what's new

The purpose of this “flyer” is to bring to your attention our new and existing services and capabilities. To start with, a little bit of history....

HISTORY

Following enquiries from a number of US law firms and a clear demand for assistance in the collection of both current fees and aged debt, Advance Fee Services was formed in 2005 as a specialist unit within Besso Insurance Group to facilitate the processing and collections functions with London based clients and to provide prompt payment and account reconciliation, completely independent from the original broker of record.

Since 2005, Advance Fee Services has grown to become an acknowledged leader and widely recognised service provider in the independent processing and collection of fees on behalf of underwriter (Lloyd's, London Market and

overseas) appointed experts, representing not only a wide variety of lawyers but other market experts around the world.

Since establishment, Advance Fee Services has processed and paid in excess of \$30 million in fees for our clients, with a consistent year on year growth in both total collections and client base.

Advance Fee Services generally works on a contingency “no recovery, no fee” basis. Our rates are very competitive and flexible in order to meet your Company's business model and requirements.

THIRD PARTY SERVICES

Our range of services to third party experts includes:

- Processing and collection of current fees, aiming to secure payment within 30 days
- Collection of Aged Debt
- Pre-Underwriting Audit/Review fee collections

- Multiple policy year collections
- NCB collections
- Account reconciliation
- Consultancy services – Lloyd's/London Market practices and procedures
- Providing information and guidance on insolvent Markets/carriers and key contacts
- Network opportunities, with introductions to other areas within the Besso Group and insight into different classes of business.

NEW FOR ADVANCE

We have had recent successes in visiting client offices to carry out the following services in-house:

- Review/reconcile accounts
- Collate information required for collection processes
- Provide consultancy, guidance and advice.



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About Besso Aviation

We at Besso Aviation pride ourselves on our innovative and personal approach to business, taking an individual interest in each and every one of our clients. Working with you we will offer advice and guidance through the insurance process.

As a Lloyd's Insurance Broker we have daily access to the Lloyd's of London insurers and all the syndicates writing aviation business. We also have access to all London based company insurers as well as numerous overseas markets.

Some of the aircraft types we specialise in are:

Fixed Wing

Corporate Jet, turbo prop, single and multi-engine aircraft, light aircraft, commercially or privately operated.

Rotor Wing

Commercially and privately operated turbine helicopters, including specialist users such as air ambulance, aerial survey or photography. The above are examples and is not an exhaustive list; our specialist team can cater for all your aviation insurance needs.

The division is now led by Guy Gavan and Howard Pearce (Managing Directors).

AIRCRAFT HULL INSURANCE

- Hull All Risk; Covers physical damage to your aircraft caused by an accident.
- Hull War; Covers War and Allied Perils risks, excluded under the Hull All Risks policy.
- Hull Deductible; Buys down the Hull All Risks policy deductible to more manageable levels.

AVIATION LIABILITY INSURANCE

- Third Party Liability; Covers your liability to third parties.
- Passenger Liability; Covers your liability to passengers entering, on-board or alighting from your aircraft.
- Hanger Keepers Liability; Covers your liability for other people's aircraft whilst in your care custody and control, whether this is for hangarage or maintenance.
- Premises Liability; Covers your liability to other people and their property whilst visiting your premises.
- Aviation/Aerospace Products Liability; Covers your liability for goods and services that you have provided, after they have left your care custody and control.
- Employers Liability; Covers your statutory requirements for the insurance of your employees.

- Flying Instructors Liability; We operate an exclusive scheme specifically designed for flying instructors.

OTHER AVIATION LIABILITY INSURANCE

- Airport/Airfield Premises, flying club premises, airside liability, ground handlers and Air Show legal liability.
- Contractors Liability/Working Parties Liability.
- Aircraft engineering: Repair, maintenance, servicing.
- Aircraft Hangarage.
- Aircraft parts/manufacture and supply.

ADDITIONAL COVER

- Personal Accident Insurance; Individual or group insurances which can include coverage for some of the more unstable parts of the world.
- Loss of Licence; Covers loss of licence for professional pilots or groups, due to accident or illness.

Besso Limited are AOPA recommended Brokers.



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About Besso Casualty

Along with the North American Professional Liability and Property Divisions the North American Casualty Division formed the platform on which Besso was restructured in excess of 22 years ago. The division prides itself as being recognised throughout the industry as being forward thinking problem solvers. Our independence, experience, market recognition and corporate agility allows us to provide solutions to even the most complex issues within the shortest of time frames.

CLIENT PROFILE: Whilst we are proud to call numerous large corporate names our clients, we also operate very effectively and attentively with much smaller businesses, whether it be a single doctor or artisan contractor. We constantly strive to ensure that 'Size Doesn't Matter' when it comes to our performance or attention to detail.

MARKETS: We utilise and enjoy strong relationships with all our markets. Our marketing capabilities are not just restricted to London but spread throughout Bermuda, Dublin and the rest of Europe.

TARGET CLASSES

Construction: We specialise in all aspects of both residential and commercial construction whether it be on a project specific (Wrap/Non Wrap) or master program basis. We have facilities and markets that allow us to provide liability limits from a primary \$1m to in excess of \$500m. Even in this difficult construction environment we continue to write business throughout the US which further demonstrates our understanding of the class and our access to and backing from competitive markets.

Healthcare: We place accounts from single long term care facilities and doctors to large hospital groups.

Pharmaceutical and Neutraceutical: We have numerous facilities in these areas which arguably makes us the largest broker of this business into London.

Heavy Products: Primary and Excess.

Large Excess Programs

Program and Facility Business: We have markets that will consider offering facilities on both a prior submit and binder basis.

Product Recall

Discontinued Operations

Any Complex Casualty Placement



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About Besso Marine

Our loyal and global client base testifies to our wide experience and knowledge and of our ability to satisfy the demands and needs of an extremely diverse range of clients. We place insurances for direct, wholesale and reinsurance clients across a wide spectrum, with our particular area of market expertise being focused on the more "difficult to place" and "exotic" risks. For example, this would include, both blue and brown water vessels, passenger ships, super and mega yachts and clients operating in "niche" areas such as salvage, wreck removal, fishing, intermodal operations, ship repairing and towage.

For North American clients we can also offer, on a package or mono-line basis, crew P&I, Maritime Employers Liability (MEL), U.S. Longshoreman and Harbour Workers (USL&H) and CGL/MGL.

Our cargo team, in addition to placing coverage for the standard transit exposures, is also able to offer a dedicated Stock throughput programme aimed at clients in light manufacturing industries.

TYPICAL CLASSES OF RISK ARE SCHEDULED BELOW:

WORLDWIDE

- Hull & Machinery and hull interests including War risks and Port risks
- Protection and Indemnity (Mutual or Fixed premium)
- Charterers Liability
- Builders and Conversion risks
- Loss of Hire/Earnings
- Ship repairers, Stevedores liabilities
- Package policies for terminals and ports and other marine installations
- Professional Indemnity for the maritime and transport industries
- Salvage and wreck removal operations
- Oceanographic over-side and underwater equipment
- Kidnap and Ransom (piracy)
- Crew Personal accident
- General cargo plus commodities, perishables frozen foods (including Rejection)
- Stock throughput
- War, strikes, terrorism for shipments to and within Iraq and other high risk destinations
- Political risks

SPECIFICALLY FOR OUR U.S. CLIENTS

- Maritime Employers Liability (MEL)
- U.S. Longshoreman & Harbour Workers (USL&H)

CLAIMS

The Marine Claims personnel have developed a wealth of technical expertise in all classes of marine risks, combined with extensive experience of the London and Overseas Insurance Markets. We handle all aspects of the negotiation and collection of all losses arising out of the diverse business handled by the Marine Division. Our aim is a fast and efficient Claims service achieved by:

- Same day acknowledgement and handling of all claim notifications.
- Immediate advice to Underwriters of the casualty or loss.
- Regular monitoring of the Claim, with the Client being fully informed of all developments as they happen.
- Prompt collection of the agreed claims from the Underwriters coupled with the timely payment to the Client or beneficiary.

Through our many connections, both at home and abroad, with Adjusters, Lawyers, Surveyors and Salvage services we are available to give advice and assistance to our Clients in all potential loss situations.

Our Claims Team is centrally located within the Marine Division, where they are an integral part of our success.

In respect of all of the above, please contact our highly experienced and enthusiastic team with any marine related enquires you may have.



BESSO INSURANCE GROUP



Optex Group Limited

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FSA Firm Reference No. 402258





About Optex Group

Optex Group is a wholly owned subsidiary of Besso Insurance Group Limited an independent management owned Lloyd's Broking group that has been operating in the London Market for over 40 years (www.Besso.co.uk).

Optex Group provides the insurance and reinsurance industry with efficient risk transfer both to the reinsurance and capital markets.

- for clients - access to risk counterparts in both (re)insurance and capital markets;
- for insurers - reinsurance analysis and execution broker;
- for investors - access to (re)insurance risk and reward, and specialist reinsurance asset management and analysis.

Independent (re)insurance advisers and arrangers

We design and arrange bespoke risk transfer transactions to suit the given situation and the underlying risks. As appropriate, we arrange for the risks to be transferred to a (re)insurer or to the capital markets.

EXPERIENCED PRINCIPALS

Our brokers have the balance of track record, contacts and skills necessary to identify, design, price and place risk transfer transactions.

UK FSA securities and (re)insurance broking licenses
We are authorised by the FSA to provide our clients with either (re) insurance or capital market solutions to satisfy their risk transfer needs.

SERVICES

Arrange bespoke and complex risk transfer products:

- structuring multi-risk perils including rating;
- creating technical presentations to reinsurer and capital markets;
- placing complex risk;
- access to a network of international reinsurers and capital markets.

Arranging investment opportunities for capital:

- Insurance Linked Securities (ILS) risk portfolios;
- assume (re)insurance risk in investment form;
- manage ILS for specific risk appetite;
- consolidation of insurance and reinsurance businesses.

OPTIMISATION AND EXECUTION

We are licensed by the FSA to provide clients with either reinsurance or capital market solutions.

We can advise on optimal design and structure, and arrange execution of complex risk transfer products into both the (re)insurance and capital markets across many lines of business, which have included:

- Insurance Linked Securities (ILS)
- Whole Account and selective multi-peril Stop Losses
- Catastrophe options
- Index hedge products
- running ILS portfolios
- Asset Guarantee policies

REINSURANCE ASSET MANAGEMENT

Optex Group provides expertise in capital raising in conjunction with investment banks and the management of reinsurance portfolios.

We provide management expertise for bespoke investment funds participating in the (re)insurance arena which includes:

- identifying and analysing market risk opportunities;
- financial risk and underwriting matrix, typically of Industry Loss Warranties (ILWs, Cat Bonds and weather and power supply hedges);
- formation of special purpose vehicles;
- raising capital;
- managing risk exposure to fit agreed models.

We provide market knowledge and analytical skills for capital providers looking to make strategic investments in the insurance industry or bespoke structures.

We also provide consolidation advice and analysis in respect of:

- clash assessment;
- re-balancing books of business written;
- impact upon capital requirements;
- Stop Loss/legacy contracts.



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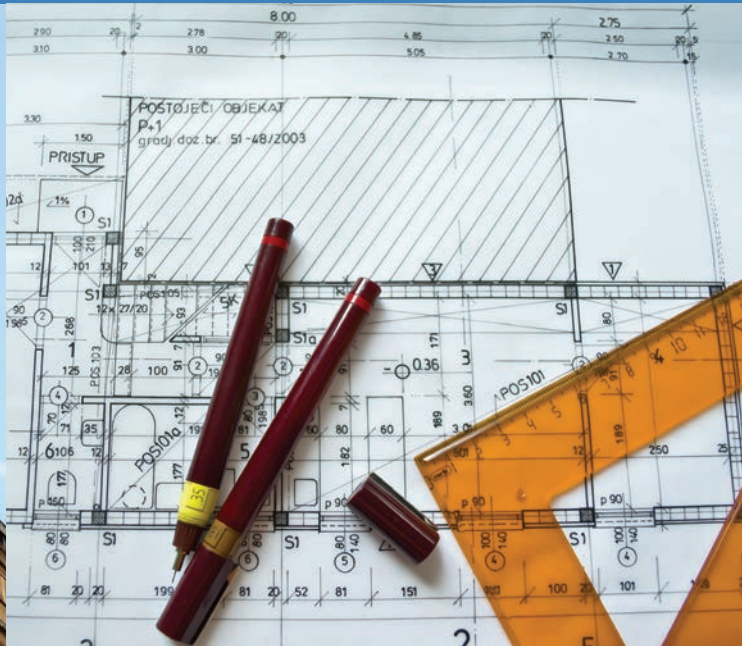
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About Besso Professional & Financial Risk

P&FR is one of the core divisions of Besso and specialises in all forms of Management Liability and Professional Indemnity for both commercial businesses and financial institutions.

The team is an acknowledged leader with some of the most experienced and well respected individuals in the London Market, who have excellent relationships with insurers worldwide (including London, Bermuda and New York), built up over many years. Service is the key – we offer rapid turnaround and a personal, responsive approach. Our portfolio comprises of a great variety of accounts from the largest publicly traded organisations to the smallest private entities.

We also place a number of Lloyd's Binding Authorities for clients throughout the USA and Canada.

Errors & Omissions

Specialize in Lawyers, Insurance Agents/Brokers, Architects & Engineers, Accountants, Single Projects professional indemnity to name just a few areas of expertise.

Besso In House Binder "BESPI"

Quotes, Binders and Policies all accessible to view online via our policy system. Limits up to \$5,000,000
Architects and Engineers, Miscellaneous Business, Technology Business, IP Lawyers, Manufacturers, Design/Build, Contractors

Directors & Officers

Public and Private. US domiciled and listed exposures as well

as Worldwide.

All classes considered including but not limited to Hi-Tech, Healthcare, Insurance companies and Financial Institutions. Primary and Excess capacity including A-Side/A-Side DIC. ODL.

Employment Practice Liability

Public and Private. US domiciled and listed exposures as well as Worldwide.

All classes considered including but not limited to CA domiciled, Lawyers, Auto dealers, Staffing Companies, with a focus on CEO's and Franchise programs.

Financial Institutions

Public and Private. US domiciled

and listed exposures as well as Worldwide.

D&O, E&O, Bond, EPL, BPL, xs SIPC, Broker/Dealers.

M&A Transaction Liability

US and Worldwide (Including cross boarder deals) Larger and smaller risks considered. Limits up to \$25M

Kidnap & Ransom

US and Worldwide including Iraq

Cyber

Technology & Miscellaneous E&O, Multimedia Liability, Security & Privacy Liability, Data Recovery & Loss of Business Income, Privacy Regulatory

Defence & Penalties, Crisis Management, Data Extortion

Crime

Hard to place risks, including but not limited to commercial and financial institutions, armoured vehicle and vault insurance.

Contingency

Cancellation and liability coverage for all types of events. Reputational Harm insurance.

Sexual Misconduct and Molestation Liability

Focus on but not limited to educational facilities, healthcare facilities and leisure services
Limits up to \$5M



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About Besso Property

With over 25 years specialist North American property and unrivalled transportation expertise, we represent a responsive, independent and stable partner in the ever-changing international wholesale arena.

Our breadth of experience and established platform place us at the forefront of the Lloyd's property community – both open market and program.

OUR RESOURCES

- Forty team members, many of whom have been together for over twenty years, dedicated to insureds with high-risk profiles and catastrophe exposures spanning a broad spectrum of businesses.
- Unlike many of our London peers, we specialize in both middle market and risk managed accounts.
- Claims, wording, administrative, and technical staff are integrated London based team members ensuring strong

internal communications and streamlined service.

- One of the strongest claims platforms in London backed by industry leading electronic infrastructure.
- Proprietary, long running programs / binders. Precision focus on creating new programs / binding authorities to support your specific needs.
- Access to the latest risk modelling software.
- More than US\$1b available capacity through Lloyd's, Bermuda, and Europe .

PRODUCTS

- All Risks
- Difference in Conditions
- Deductible Buydowns
- Builders Risk / Construction
- Primary & Excess Flood
- Transportation including Trucking, Courier and general Contractor business *MTC, FTC, NTL, Truckers GL as well as Occupational Accident/Contingent Liability*

- Inland Marine
- Personal Lines including specialising in High Value Homes
- Goods in Transit
- Stock Throughput
- Terrorism
- CPE (Contractors Plant & Equipment)
- Machinery Breakdown
- Auto Dealer Products
- *Comprehensive Inventory Coverage; Dealers Open Lot or Floor Plan*

INDUSTRY EXPERTISE

- High Hazard Natural Catastrophe
- Heavy Industry
- Real Estate
- *Residential; Commercial*
- Waste Management
- Hospitals
- Transportation
- Logging
- Sawmills
- Rail Roads
- Retail
- Public Entity / Municipality
- Hospitality & Gaming
- Utilities
- Mining



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About Besso Re

Besso Re is the Reinsurance arm of the Besso Group.

We work with Clients and markets across the World, and are experienced in structuring and placing all types of Reinsurance Programmes. We work closely with our colleagues in Besso's other divisions to facilitate placements involving insurance, coverholder business, and cross-market risks.

We have extensive capabilities in all classes, and especially in: Commercial, Auto and

General Liabilities, including Medical Malpractice for physicians and hospitals, E+O, D+O, & EL; Accident and Health, including Employee Benefits, PA, and Travel; including non-standard; Property, Individual, Risk and Cat; as well as Energy, Construction, Financial and Contingent business.

We employ specialists who have the experience and skills necessary to offer full bespoke professional support to our clients and markets, and our flat structure helps

us to offer a dynamic, user-friendly service. Our Clients come in all sizes, and much of our business comes from brand new placements, start-up cases, non-standard risks and problem-solving challenges, where we believe we can add most value.

The International Division, formed in 1997, offers a full range of bespoke products catering for businesses, associations and private clients on a global scale. Staffed with specialists offering a range of linguistic skills, we aim to meet today's insurance challenges with a holistic approach, providing both tailored and creative insurance solutions so that our clients are able to gain the most effective commercial advantages, wherever they are in the world.



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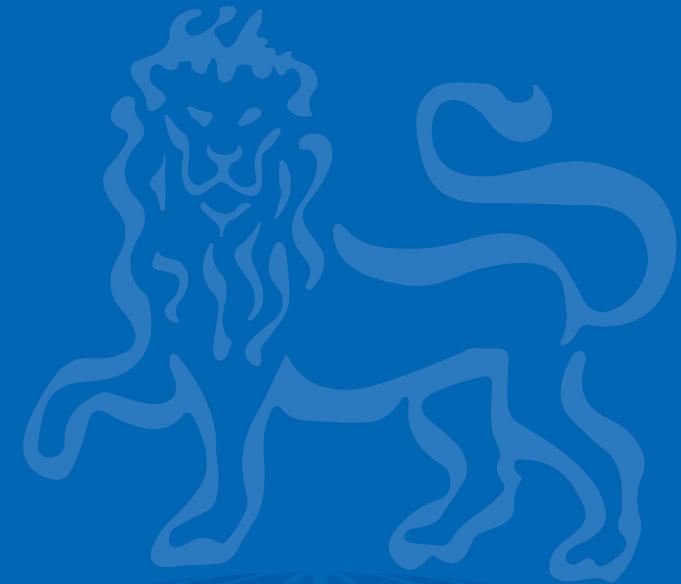
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INTERNATIONAL

Our product lines include insurance and reinsurance of:

- Personal Accident, Travel and Expatriate, Kidnap and Ransom, Term and Group Life
- Group Programmes and Treaties
- Fine Art Collections, Museums and Exhibitions, High Net Worth household
- Antique and Fine Art Dealers, Restorers and Framers, Jewellers Block
- Directors and Officers, Errors & Omissions, Professional Indemnity, Public Officials
- Commercial and Industrial Property Packages, Goods in transit
- Commercial and Industrial Property and Liability
- Public, Products and Environmental Liability
- Engineering Inspection and Insurance
- Motor Fleet Insurance

UK

Besso UK provides comprehensive insurance solutions to industrial businesses, commercial companies, plcs, quasi-commercial organisations and individuals.

Our diverse national client base is serviced on a one stop shop catering for all insurance classes. We provide clients with bespoke insurance solutions and, in the event of an incident, claim negotiation services.

Our broad range of services includes:

Corporate Risks

- Commercial/Corporate Insurance
- Multinational Programmes
- Commercial Insurance Schemes
- Risk Management, Loss Control and Exposure Analysis
- Due Diligence, Audit and Consultancy
- Pre and Post renewal analysis

Personal Lines

- Annual and Single Trip Travel Insurance
- High Net Worth Household & Standard Household

RISK SOLUTIONS

We offer an alternative approach to (Re)insurance utilising structures and techniques usually associated with the financial markets. Alternative Risk Solutions (ART) often requires the integration of several coverage types within one policy which can offer both cost saving and efficiency in risk management programme design.

Common objectives for clients seeking an ART solution:

- Income protection
- Multiyear pricing stability
- Risk participation (Captives)
- To reduce volatility
- Regulatory risk management

We are active in arranging bespoke insurance programs, using both the general and specialist (Re)insurance markets.