

## **WHERE THE WORLD TAKES RISKS**

With a tradition of innovation, Lloyd's is often the first to insure new, unusual or complex risks and conducts business in over 200 countries and territories.

Lloyd's began over 300 years ago, in Edward Lloyd's coffee house – a place where shipowners could meet people with the capital to insure them. Since then, Lloyd's has built on its maritime heritage to become the world's leading market for specialist property and casualty insurance. Over 65 per cent of Fortune Global 500 companies insure through the Lloyd's market.

Lloyd's remains a dynamic and innovative market, bringing together underwriters providing insurance coverage with brokers who are seeking insurance on behalf of clients. Business at Lloyd's is still conducted face-to-face and the bustling Underwriting Room is central to the smooth running of the subscription market, where more than one underwriting syndicate takes a share of the same risk. Lloyd's offers a range of distribution channels which allow managing agents (those responsible for managing a syndicate) to access specialist business primarily via brokers, coverholders and service companies.

Lloyd's offers a unique concentration of expertise and talent, backed by strong financial ratings and international licences. Our strength is based on the diversity of the managing agents who operate at Lloyd's, supported by capital from sources around the world.

While always changing with the times, Lloyd's remains true to its original aim of helping clients rebuild after disaster.

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