

Programs focus and Successes for 2009:

- High value Homeowners coverages
- Commercial Habitational coverages, including Third Party Liability
- Bank Related products (Forced Placed coverages, Mortgage Impairment, Real Estate Owned schedules)
- Equipment & Inland Marine Floaters
- Auto Physical Damage coverages
- General Commercial Property coverage/Commercial General Liability coverage
- Cancellation and Contingency products
- Dealers Open Lot & Floorplan coverage
- Bespoke Multi Peril facilities
- Worldwide and Non-USA facilities

Transparent and Clear Representation

Markets are more volatile and are changing quicker than ever before. Hard and soft market cycles are consistently becoming shorter. With the use of regular meetings, clear and concise reports and continued open dialogue, we aim to create an environment where Clients and Insurers can match business appetites and steer portfolios to the combined goal.

It is our aim is to build partnerships based on solid foundations with mutual respect and consideration of all. Through the trust in the delegated authority and the belief in expertise acquired through verification and results we will drive your passion for trading in a long term and professional marketplace.

Contact Details

Property

John Andrews
Associate Partner
Tel: +44 (0)20 7558 9359
john.andrews@glencairngroup.com

Edward Clark
Associate Partner
Tel: +44 (0)20 7558 9290
eclark@glencairngroup.com

Mark O'Donoghue
Tel: +44 (0)20 7558 9215
modonoghue@glencairngroup.com

Sean Tibby
Tel: +44 (0)20 7548 1676
stibby@glencairngroup.com

Programs Overview



Glencairn Limited, 30 Fenchurch Avenue, London EC3M 5AD
Tel: +44 (0)20 7558 9200 Fax: +44 (0)20 7558 9201
Email: info@glencairngroup.com www.glencairngroup.com

Property Programs Insurance



Programs Overview

Glencairn is a leading Lloyd's insurance and reinsurance wholesale broker situated at the heart of the London market. We are a trusted partner and advocate for Independent brokers wishing to access the London, European and Bermudian markets. We have aligned our interests with those of our clients which drives us to ensure a successful outcome on their behalf.

Glencairn Property handles premium volumes in excess of USD 250 million with a staff of 25 highly skilled brokers and technicians.

Glencairn's Program Capabilities

The focus of the modern MGA marketplace is on efficient, effective and transparent service. By consideration of the requirements of all parties involved in an MGA relationship we aim to provide a premier service and meet the needs of the business to generate long term profitability.

Through long term relationships with Underwriters and Insurers in the Lloyd's, London and Bermudian markets we have access to capacity across many classes of business. These include: Homeowners & Personal Lines, General Commercial, General Package, Single Peril risks, Bank related business, Auto Physical Damage and many more.

Program and Binding Authority Successes

Gross written premium income generated at Glencairn through Programs and Facilities has grown over 100% in the past 24 months. Through additions to the team and internal investment, combined with partnerships with premier agencies, we aim to continue this trend going forward.

All Risks: Glencairn has Commercial Property programs covering All Risks including windstorm in Texas and Florida.

Earthquake: Various programs have been developed to capture single peril business on both small individual locations and large multi-state risks.

Auto Physical Damage (APD): We also have a Caribbean APD portfolio which includes coverage for Auto Liability. We also have a coal truck and haulage facility across the Mid-West.

Course of Construction: Limits of up to USD 25 million, Catastrophe capacity available in all states including Florida and California.

Commercial Habitational including Third Party Liability: Limits up to \$50 million in Total Insured Values and \$1 million/\$2 million Liability limits. Primarily in the Mid-Western states of mainland USA.

Equipment Floaters: Covering all aspects of Inland Marine and Equipment. Mainly based around the logging industry.

Low Value Homeowners & Dwellings: Limits from \$50,000 to \$500,000 on standard ISO based forms.

High Value Homeowners: Limits to \$20,000,000 any one location. Including peripheral coverages and sub limits for contents on & off-site.

Small and Medium Businesses: Prior submit capabilities with preferred Lloyd's capacity. Maximum building value \$7,500,000/ Maximum location value \$15,000,000. Catastrophe limitations do apply, however capacity is available for all 50 states and we can offer turnaround in less than 24 hours.

Open Market All Risks Placements

Glencairn has an excellent track record for designing and executing complex property placements, particularly on high hazard catastrophe exposures.

Areas of Specialisation include:

Municipalities: Glencairn place over USD 50 million in premium on municipality placements across Florida, Texas and California.

Real Estate: We have a wealth of experience on real estate placements ranging from accounts with apartment schedules of USD 50 million to TIV's in excess of USD 14 billion.

Metals and Mining: We have a strong global client base across these industries and have developed the knowledge required to address the issues faced by this difficult class.

The team is extremely capable of handling all types of placement; primary, excess of loss, quota share, deductible buy-downs, pooling arrangements; single peril, whether on a direct or facultative reinsurance basis.

Terrorism

We have the capacity to offer stand alone terrorism coverage for US and International placements, tailoring the coverage to suit the client's needs.

Construction/Builder's Risk

We have had significant success in obtaining substantial capacity for builders risk projects within Florida, California and the Caribbean for homebuilders, condominium projects and hotels.

Dealers Open Lot/Floorplan

Glencairn have long term experience and have seen much success in this highly specialised marketplace. We have access to markets in both Lloyd's and Bermuda and have seen receptiveness and appetites increase for these classes.

