



Participating insurers

- [Participating Insurers 2024/2025](#) [#tab_1]
- [Participating Insurers 2023/2024](#) [#tab_2]

The following is a list of Participating Insurers for the 2024/25 Indemnity Period.

Most Participating Insurers prefer to be contacted by broker only, this has been reflected in the list. If you are seeking cover please check the Participating Insurers entry in the list before contacting them directly.

If you have any queries, please [contact us](https://upgrade.sra.org.uk/contact-us) [https://upgrade.sra.org.uk/contact-us].

Aegis E & O Consortium 4894 (2024) c/o Aegis Managing Agency Limited

[via Broker]

25 Fenchurch Avenue, London, EC3M 5AD

Contact name: Tom Prifti

Telephone: 020 7856 7193

Email: tprifti@aegislondon.co.uk [mailto:tprifti@aegislondon.co.uk]

Website: www.aegislondon.co.uk [https://www.aegislondon.co.uk]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors AA-

As of 11 September 2024

Aegis Managing Agency Limited

[via Broker]

25 Fenchurch Avenue, London, EC3M 5AD

Contact name: Tom Prifti

Telephone: 020 7856 7193

Email: tprifti@aegislondon.co.uk [mailto:tprifti@aegislondon.co.uk]

Website: www.aegislondon.co.uk [https://www.aegislondon.co.uk]



Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA-

A M Best A

As of 11 September 2024

AIG Europe SA

[via Broker]

58 Fenchurch Street, London, EC3M 4AB

Contact name: Stephen Ward

Telephone: 020 954 7000

Email: Stephen.ward@aig.com [mailto:Stephen.ward@aig.com]

Website: www.aig.co.uk [https://www.aig.co.uk]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 13 September 2024

Alchemy Underwriting Limited on behalf of Bridgehaven Speciality UK Limited

[via Broker]

Suite, 326, 70 Gracechurch Street, London, EC3V 0HR

Contact name: Richard Love

Telephone: 020 3150 4719

Email: rlove@bhvn-ins.com [mailto:rlove@bhvn-ins.com]

Website: www.bhvn-ins.com [https://www.bhvn-ins.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 12 September 2024



Allianz Global Corporate & Specialty SE

60 Gracechurch Street, London, EC3V 0HR

Contact name: Katherine Watson

Email: katherine.watson@allianz.com [mailto:katherine.watson@allianz.com]

Website: www.allianz.com [https://www.allianz.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

As of 25 September 2023

American International Group UK Limited

[via Broker]

58 Fenchurch Street, London, EC3M 4AB

Website: www.aig.co.uk [https://www.aig.co.uk]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 13 September 2024

AmTrust Speciality Limited

[via Broker]

3rd Floor, Exchequer Court, 33 St Mary Axe, EC3A 8AA

Contact name: Steven Moore

Email: Steven.moore@amtrustgroup.com
[mailto:Steven.moore@amtrustgroup.com]

Website: www.amtrustinternational.com/ [https://www.amtrustinternational.com/]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A-

As of 23 September 2024



Arch Managing Agency Limited - Lloyd's Syndicate Arch Syndicate 1955 Lloyd's Insurance Company SA ASL 5339

[via broker only]

60 Great Tower Street, London, EC3R 5AZ

Contact name: David Slade

Telephone: 02070 821 955

Email: dslade@archinsurance.com [mailto:dslade@archinsurance.com]

Website: www.archinsurance.com [https://www.archinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

S&P Global AA-

As of 1 March 2025

Aspen Syndicate 4711

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Craig Tame

Telephone: 020 7184 8247

Email: craig.tame@aspen-insurance.com [mailto:craig.tame@aspen-insurance.com]

Website: www.aspen.co [https://www.aspen.co]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

As of 13 September 2024

Asta Europe SRL trading as Mosaic Europe

[via Broker]

5th Floor, Camomile Court, 23 Camomile Street, London, EC3A 7LL



Contact name: Anna Jay

Telephone: 07442 111047

Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 08 September 2023

Asta Managing Agency Limited

5th Floor, 20 Gracechurch Street, London, EC3V 0BG

Contact name: Howard Gras

Telephone: 07930 106245

Email: howard.gras@carbonuw.com [mailto:howard.gras@carbonuw.com]

Website: www.asta-uk.com [https://www.asta-uk.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Fitch AA-

Standard & Poors AA-

Kroll AA-

As of 26 September 2024

Aviva Insurance Limited

[via Broker]

Level 2, St Helens, 1 Undershaft, London, EC3P 3DQ

Contact name: Tabitha Ong

Telephone: 07385 405436

Email: tabitha.ong@aviva.com [mailto:tabitha.ong@aviva.com]

Website: www.aviva.co.uk [https://www.aviva.co.uk]



Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA-

As of 21 September 2023

AXA XL - Lloyds Underwriter Syndicate No. 2003 AXL

[via Broker]

20 Gracechurch Street, London, EC3V 0BG

Contact name: Kate Gard

Email: kate.gard@axaxl.com [mailto:kate.gard@axaxl.com]

Website: www.axaxl.com [https://www.axaxl.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

As of 11 September 2024

AXA XL - XL Insurance Company SE

[via Broker]

Wolf Tone House , Wolf Tone Street, Dublin 1, D01 HP90

Contact name: Addias Gerbaud

Telephone: 353 1607 5369

Email: adidas.gerbaud@axaxl.com [mailto:adidas.gerbaud@axaxl.com]

Website: www.axaxl.com [https://www.axaxl.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

As of 11 September 2024

AXA XL Insurance Company UK Limited



[via Broker]

20 Gracechurch Street, London, EC3V 0BG

Contact name: Kate Gard

Telephone: 0207 621 8074

Email: kate.gard@axaxl.com [mailto:kate.gard@axaxl.com]

Website: www.axaxl.com [https://www.axaxl.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

As of 11 September 2024

Axis Managing Agency Ltd - Lloyds Syndicate 1686

[via Broker]

52 Lime Street , London, EC3M 7AF

Contact name: Andrew Stead

Telephone: 020 7877 3967

Email: andrew.stead@axiscapital.com [mailto:andrew.stead@axiscapital.com]

Website: www.axiscapital.com [https://www.axiscapital.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

Fitch AA-

As of 09 September 2024

Axis Speciality Europe SE

[via Broker]

20 Kildare Street , Dublin, DO T3V7

Contact name: Andrew Stead

Telephone: 020 7877 3967



Email: andrew.stead@axiscapital.com [mailto:andrew.stead@axiscapital.com]

Website: www.axiscapital.com [https://www.axiscapital.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

As of 09 September 2024

Beazley Furlonge

[via Broker]

22 Bishopsgate, London, EC2N 4BQ

Contact name: Andy James

Telephone: 07897 784 508

Email: andrew.james@beazley.com [mailto:andrew.james@beazley.com]

Website: www.beazley.com [https://www.beazley.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

As of 28 September 2023

Berkshire Hathaway Specialty Insurance

[via Broker]

4th Floor, 8 Fenchurch Place, London, EC3M 4AJ

Contact name: Will Tomalin

Telephone: 202 3692 8035

Email: will.tomalin@bhspecialty.com [mailto:will.tomalin@bhspecialty.com]

Website: www.bhspecialty.com [https://www.bhspecialty.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A++

As of 18 September 2024

Blenheim Underwriting Limited

[via broker only]

7th Floor, 70 Mark Lane, London, EC3R 7NQ

Contact name: David Barber

Telephone:

Email: dbarber@blenheimuw.com [mailto:dbarber@blenheimuw.com]

Financial rating

Rating agency	Credit rating/Insurer strength rating
AM Best	A+
Fitch Ratings	AA-
Kroll Bond Rating Agency	AA-
S&P Global	AA-
As of 1 October 2024	

Canopus Managing Agents Limited - Lloyds Syndicate 4444

[via Broker]

22 Bishopsgate, London, EC2N 4BQ

Contact name: Piers Winton

Telephone: 0207 280 8224

Email: pwinton@paragonbrokers.com [mailto:pwinton@paragonbrokers.com]

Website: www.canopus.com [https://www.canopus.com]

Financial rating

Rating agency	Credit rating/Insurer strength rating
A M Best	A
Standard & Poors	A+
As of 11 September 2024	

Chubb Global Markets a trading name of Chubb European Group SE



[via Broker]

100 Leadenhall Street, London, EC3A 3BP

Contact name: Daniel Thirkell

Telephone: 020 3964 7928

Email: daniel.thirkell@chubb.com [mailto:daniel.thirkell@chubb.com]

Website: www.chubb.com/uk-en/chubb-global-markets.html
[https://www.chubb.com/uk-en/chubb-global-markets.html]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

A M Best A++

As of 13 September 2024

CNA Hardy - Hardy Syndicate 382

[via Broker]

20 Fenchurch Street, London, EC3M 3BY

Contact name: Tina Booth

Telephone: 020 7743 6800

Email: tina.booth@cnahardy.com [mailto:tina.booth@cnahardy.com]

Website: www.cnahardy.com [https://www.cnahardy.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors A+

As of 12 September 2024

Everest Insurance (Ireland) DAC

[via Broker]

38/39 Fitzwilliam Square West , Dublin 2, D02 NY53

Contact name: Nicholas Abbott

Telephone: 07376 246621



Email: nicholas.abbott@everestglobal.com
[mailto:nicholas.abbott@everestglobal.com]

Website: www.everestglobal.com [https://www.everestglobal.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 12 September 2024

Everest Syndicate 2786

[via Broker]

40 Lime Street, London, EC3M 5BS

Contact name: Nicholas Abbott

Telephone: 07376 246621

Email: nicholas.abbott@everestglobal.com
[mailto:nicholas.abbott@everestglobal.com]

Website: www.everestglobal.com [https://www.everestglobal.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

As of 12 September 2024

Fortegra Insurance UK Limited

5th Floor, 20 Fenchurch Street, London, EC3M 3BY

Contact name: Mark Figes

Telephone: 0113 841 4175

Email: mfiges@fortegra.com [mailto:mfiges@fortegra.com]

Website: www.fortegra.eu [https://fortegra.eu/]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 1 February 2025



NBS Underwriting on behalf of Accelerant Insurance Europe SA

[via Broker]

5th Floor, 20 Fenchurch Street, London, EC3M 3BY

Contact name: Mark Figes

Telephone: 07990 531 200

Email: mfiges@fortegra.com [mailto:mfiges@fortegra.com]

Website: www.fortegra.com [https://www.fortegra.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 31 August 2023

Hamilton Managing Agency Limited - HIDAC

2 Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, Ireland, D04W3V6

Contact name: Polly Sharland

Telephone: 0203 595 1111

Email: Polly.Sharland@hamiltongroup.com
[mailto:Polly.Sharland@hamiltongroup.com]

Website: www.hamiltongroup.com [https://www.hamiltongroup.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 05 September 2023

Hamilton Managing Agency Limited - Syndicate 4000

8 Fenchurch Place, London, EC3M 4AJ

Contact name: Polly Sharland

Telephone: 0203 595 1111



Email: Polly.Sharland@hamiltongroup.com
[mailto:Polly.Sharland@hamiltongroup.com]

Website: www.hamiltongroup.com [https://www.hamiltongroup.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 05 September 2023

HDI Global Speciality SE

[via Broker]

20 Gracechurch Street, London, EC3V 0BG

Contact name: Sarah White

Telephone: 020 7015 4000

Email: sarah.white@hdi-speciality.com [mailto:sarah.white@hdi-speciality.com]

Website: www.hdi.global/redirect/hdi-global-specialty-se/
[https://www.hdi.global/redirect/hdi-global-specialty-se/]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A+

As of 11 September 2024

Inperio (London) Limited (on behalf of Accredited Insurance (Europe) Limited)

[via Broker]

5 Lloyd's Avenue, London, EC3N 3AE

Contact name: Simon Lovat

Telephone: 0203 404 2730

Email: info@inperio.co.uk [mailto:info@inperio.co.uk]

Website: www.inperio.co.uk [https://www.inperio.co.uk]

Financial rating



Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 20 September 2023

Liberty Mutual Insurance Europe SE (UK Branch)

[via Broker]

21st Floor, 20 Fenchurch Street, London, EC3M 3AW

Contact name: Paul Freeman

Telephone: 0203 758 0000

Email: paul.freeman@libertyglobalgroup.com
[mailto:paul.freeman@libertyglobalgroup.com]

Website: www.libertyspecialtymarkets.com
[https://www.libertyspecialtymarkets.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A

As of 20 September 2024

Liberty Specialty Markets

[via Broker]

21st Floor, 20 Fenchurch Street, London, EC3M 3AW

Contact name: Paul Freeman

Telephone: 0203 758 0000

Email: paul.freeman@libertyglobalgroup.com
[mailto:paul.freeman@libertyglobalgroup.com]

Website: www.libertyspecialtymarkets.com
[https://www.libertyspecialtymarkets.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A

As of 20 September 2024

Lloyds Insurance Company SA MOS 5399



[via Broker]

5th Floor, Camomile Court, 23 Camomile Street, London, EC3A 7LL

Contact name: Anna Jay

Telephone: 07442 111047

Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 08 September 2023

Mosaic Syndicate 1609

[via Broker]

90 Fenchurch Street, London, EC3M 4ST

Contact name: Francesca Harland

Telephone: 020 3968 8317

Email: francesca.harland@mosaicinsurance.com
[mailto:francesca.harland@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

As of 09 September 2024

Mosaic Syndicate Services Limited

[via Broker]

90 Fenchurch Street, London, EC3M 4ST

Contact name: Anna Jay

Telephone: 07442 111047

Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]



Website: www.mosaicinsurance.com [<https://www.mosaicinsurance.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 08 September 2023

Pen Underwriting Limited on behalf of International General Insurance Company (UK) Ltd

[via Broker]

67 Lombard Street, London, EC3V 9LJ

Contact name: Paul Crilly

Telephone: 07920 582356

Email: uk.solicitors@penunderwriting.com
[<mailto:uk.solicitors@penunderwriting.com>]

Website: www.penunderwriting.co.uk [<https://www.penunderwriting.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors A-

As of 07 September 2023

Probitas Managing Agency Limited

[via Broker]

88 Leadenhall Street, London, EC3A 3BP

Contact name: Marcus Bale

Telephone: 020 3972 5820

Email: marcus.bale@probitas1492.com [<mailto:marcus.bale@probitas1492.com>]

Website: www.probitas1492.com [<https://www.probitas1492.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Fitch AA-



As of 17 September 2024

QBE Europe SA/NV

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

Fitch A+

As of 25 September 2024

QBE UK Limited

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 25 September 2024

QBE Underwriting Limited for Syndicate 1886

[via Broker]



30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 25 September 2024

QBE Underwriting Limited for Syndicate 5334

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 25 September 2024

QBE Underwriting Limited for Syndicate 5386

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000



Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 25 September 2024

QBE Underwriting Limited for Syndicate 5555

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 25 September 2024

QBE Underwriting Limited for Syndicate 386

[via Broker]

30 Fenchurch Street, London, EC3M 3BD

Contact name: Jay Bowey

Telephone: 020 7105 4000

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating



Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 25 September 2024

Sompo international t/a Endurance Worldwide Insurance Ltd

2 Minster Court, Mincing Lane, London, EC3R 7BB

Contact name: John Richards

Telephone: 07551 155005

Email: jrichards@sompo-intl.com [<mailto:jrichards@sompo-intl.com>]

Website: www.sompo-intl.com/ [<https://www.sompo-intl.com/>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 09 September 2024

Starr Companies - CVS 1919

[via Broker]

4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD

Contact name: George Smeaton

Telephone: 07818 597 650

Email: george.smeaton@starrcompanies.com
[<mailto:george.smeaton@starrcompanies.com>]

Website: www.starrcompanies.co.uk [<https://www.starrcompanies.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA

As of 13 September 2024

Starr Companies - Starr Europe Insurance Limited



[via Broker]

4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD

Contact name: George Smeaton

Telephone: 07818 597 650

Email: george.smeaton@starrcompanies.com

[\[mailto:george.smeaton@starrcompanies.com\]](mailto:george.smeaton@starrcompanies.com)

Website: www.starrcompanies.co.uk [\[https://www.starrcompanies.co.uk\]](https://www.starrcompanies.co.uk)

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

As of 13 September 2024

Starr Companies - Starr International (Europe) Ltd

[via Broker]

4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD

Contact name: George Smeaton

Telephone: 07818 597 650

Email: george.smeaton@starrcompanies.com

[\[mailto:george.smeaton@starrcompanies.com\]](mailto:george.smeaton@starrcompanies.com)

Website: www.starrcompanies.co.uk [\[https://www.starrcompanies.co.uk\]](https://www.starrcompanies.co.uk)

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

As of 13 September 2024

Travelers Insurance Company Limited

One Creechurch Place, Creechurch Lane, London, EC3A 5AF

Contact name: James Graham

Telephone: 0203 207 6873

Email: jmgraham@travelers.com [\[mailto:jmgraham@travelers.com\]](mailto:jmgraham@travelers.com)



Website: www.travelers.co.uk/industry-solutions/legal-sector-insurance
[<https://www.travelers.co.uk/industry-solutions/legal-sector-insurance>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

As of 16 September 2024

Travelers Insurance Designated Activity Company

One Creechurch Place, Creechurch Lane, London, EC3A 5AF

Contact name: James Kerr

Email: jrkerr@travelers.com [<mailto:jrkerr@travelers.com>]

Website: www.travelers.co.uk/industry-solutions/legal-sector-insurance
[<https://www.travelers.co.uk/industry-solutions/legal-sector-insurance>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

As of 16 September 2024

W R B Underwriting

[via Broker]

14th Floor, 52 Lime Street, London, EC3M 7AF

Contact name: Mark Brundell

Telephone: 0203 943 1900

Email: mbrundell@wrbunderwriting.com
[<mailto:mbrundell@wrbunderwriting.com>]

Website: www.wrbunderwriting.com [<https://www.wrbunderwriting.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

Fitch AA-

A M Best A+

As of 13 September 2024



Zurich insurance Company Ltd (UK Branch)

[via Broker]

3000 Parkway, Fareham, Hampshire, PO15 7JZ

Contact name: Rachel Bristow

Telephone: 07580 861026

Email: rachel.bristow@uk.zurich.com [<mailto:rachel.bristow@uk.zurich.com>]

Website: www.zurich.co.uk/professional [<https://www.zurich.co.uk/professional>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

A M Best A+

As of 24 September 2024

This is a historical list of companies which signed the Participating Insurer's Agreement 2023

AIG Europe SA

[via Broker]

Website: www.aig.co.uk [<https://www.aig.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 29 September 2022

AM Trust Europe Limited

[via Broker]

Market Square House St James Street Nottingham NG1 6FG

Contact name: Amanda Ennis

Telephone: 0207 459 3587

Email: amanda.ennis@amtrustgroup.com
[<mailto:amanda.ennis@amtrustgroup.com>]

Website: www.amtrustinternational.com/ [<https://www.amtrustinternational.com/>]



Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A-

As of 03 October 2022

AXA XL - AXA XL Insurance Company SE

[via Broker]

20 Gracechurch Street London EC3V 0BG

Contact name: Stuart Essex

Telephone: 0207 933 7911

Email: stuart.essex@axaxl.com [mailto:stuart.essex@axaxl.com]

Website: www.axaxl.com [https://www.axaxl.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

As of 01 September 2022

AXA XL - AXA XL Insurance Company UK Limited

[via Broker]

20 Gracechurch Street London EC3V 0BG

Contact name: Stuart Essex

Telephone: 0207 933 7911

Email: stuart.essex@axaxl.com [mailto:stuart.essex@axaxl.com]

Website: www.axaxl.com [https://www.axaxl.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

Standard & Poors AA-

As of 01 September 2022



AXIS Specialty Europe SE

[via Broker]

52 Lime Street London EC3M 7AF

Website: www.axiscaptial.com [<https://www.axiscaptial.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

As of 09 September 2022

Aegis Managing Agency Limited

[via Broker]

25 Fenchurch Avenue London EC3M 5AD

Contact name: Jeremy Hyne

Telephone: 0207 856 7856

Email: jhyne@aegislondon.co.uk [<mailto:jhyne@aegislondon.co.uk>]

Website: www.aegislondon.co.uk [<https://www.aegislondon.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 18 August 2022

Allianz Global Corporate & Specialty

60 Gracechurch Street London EC3V 0HR

Contact name: Katherine Watson

Telephone: 07721 820032

Email: katherine.watson@allianz.com [<mailto:katherine.watson@allianz.com>]

Website: www.agcs.allianz.com [<https://www.agcs.allianz.com>]

Financial rating



Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

Moodys Aa3

A M Best A+

As of 29 September 2022

American International Group UK Limited

[via Broker]

Website: www.aig.co.uk [<https://www.aig.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 29 September 2022

Aspen Syndicate 4711

[via Broker]

30 Fenchurch Street London EC3M 3BD

Contact name: Piers Winton

Telephone: 0207 280 8224

Email: pwinton@paragonbrokers.com [<mailto:pwinton@paragonbrokers.com>]

Website: www.aspen.co [<https://www.aspen.co>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

As of 23 August 2022

Asta Europe SRL trading as Mosaic Europe

[via Broker]

5th Floor Camomile Court 23 Camomile Street London EC3A 7LL

Contact name: Anna Jay

Telephone: 07879 630706



Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 02 September 2022

Asta Managing Agency Limited

5th Floor 20 Gracechurch Street London EC3V 0BG

Contact name: Howard Gras

Telephone: 07930 106245

Email: howard.gras@carbonuw.com [mailto:howard.gras@carbonuw.com]

Website: www.asta-uk.com [https://www.asta-uk.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Fitch AA-

Standard & Poors A+

As of 31 July 2023

Aviva Insurance Limited

[via Broker]

Level 2 St Helens 1 Undershaft London EC3P 3DQ

Contact name: Simon Johnston

Telephone: 07385 366271

Email: simon.johnston@aviva.com [mailto:simon.johnston@aviva.com]

Website: www.aviva.com [https://www.aviva.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA-

As of 16 September 2022

Beazley Group

[via Broker]

22 Bishopsgate London EC2N 4BQ

Contact name: Andy James

Telephone: 07897 784508

Email: andrew.james@beazley.com [mailto:andrew.james@beazley.com]

Website: www.beazley.com [https://www.beazley.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

As of 03 October 2022

Beazley Insurance DAC

[via Broker]

2 Northwood Avenue Santry Dublin Ireland D09 C1K7

Contact name: Andy James

Telephone: 07897 784508

Email: andrew.james@beazley.com [mailto:andrew.james@beazley.com]

Website: www.beazley.com [https://www.beazley.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

As of 03 October 2022

Berkshire Hathaway Specialty Insurance

[via Broker]

4th Floor 8 Fenchurch Place London EC3M 4AJ

Contact name: Ben Ruddlesdin



Telephone: 0203 429 4958

Email: ben.ruddlesdin@bhspecialty.com [mailto:ben.ruddlesdin@bhspecialty.com]

Website: www.bhspecialty.com [https://www.bhspecialty.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best AA+

Standard & Poors AA+

As of 23 September 2022

CNA Hardy - Hardy Syndicate 382

[via Broker]

20 Fenchurch Street London EC3M 3BY

Contact name: Piers Winton

Telephone: 0207 280 8224

Email: pwinton@paragonbrokers.com [mailto:pwinton@paragonbrokers.com]

Website: www.cnahardy.com [https://www.cnahardy.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors A+

As of 16 February 2023

Canopius Managing Agents Limited

[via Broker]

22 Bishopsgate London EC2N 4BQ

Contact name: Piers Winton

Telephone: 0207 280 8224

Email: pwinton@paragonbrokers.com [mailto:pwinton@paragonbrokers.com]

Website: www.canopius.com [https://www.canopius.com]

Financial rating



Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors A+

As of 24 August 2022

Everest Syndicate 2786

[via Broker]

40 Lime Street London EC3M 5BS

Contact name: Nicholas Abbott

Telephone: 07874 616600

Email: nicholas.abbott@everestre.com [mailto:nicholas.abbott@everestre.com]

Website: www.everestre.com [https://www.everestre.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A+

As of 21 September 2022

Great Lakes Insurance SE UK Branch (Existing Policyholders Only)

10 Fenchurch Avenue London EC3M 5BN

Contact name: Jay Bowey

Telephone: 0207 933 9368

Email: jay.bowey@puml.co.uk [mailto:jay.bowey@puml.co.uk]

Website: www.glise.com [https://www.glise.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best AA

As of 18 October 2022

HDI Global Specialty SE

[via Broker]



20 Gracechurch Street London EC3V 0BG

Contact name: James Jorgensen

Telephone: 0207 015 4000

Email: james.jorgensen@hdi-specialty.com [<mailto:james.jorgensen@hdi-specialty.com>]

Website: www.hdi-specialty.com [<https://www.hdi-specialty.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

As of 08 September 2022

Hamilton Insurance DAC

2 Shelbourne Buildings Crampton Avenue Ballsbridge Dublin 4, Ireland
D04W3V6

Contact name: Alba Arribas Gonzalez

Telephone: 353 (0) 01 232 1935

Email: alba.arribasgonzalez@hamiltongroup.com
[<mailto:alba.arribasgonzalez@hamiltongroup.com>]

Website: www.hamiltongroup.com [<https://www.hamiltongroup.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 06 September 2022

Hamilton Managing Agency - Syndicate 4000

8 Fenchurch Place London EC3M 4AJ

Contact name: Alba Arribas Gonzalez

Telephone: 353 (0) 01 232 1935

Email: alba.arribasgonzalez@hamiltongroup.com
[<mailto:alba.arribasgonzalez@hamiltongroup.com>]

Website: www.hamiltongroup.com [<https://www.hamiltongroup.com>]



Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 06 September 2022

Inperio (London) Limited on behalf of Accredited Insurance (Europe) Limited

[via Broker]

Unit 5.11 Cannon Wharf Business Centre Pell Street London SE8 5EN

Contact name: Simon Lovat

Telephone: 0203 404 2730

Email: info@inperio.co.uk [<mailto:info@inperio.co.uk>]

Website: www.inperio.co.uk [<https://www.inperio.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A-

As of 12 September 2022

Legal and Professional Insurance trading name of Liberty Mutual Insurance Europe SE (UK Branch)

[via Broker]

21st Floor 20 Fenchurch Street London EC3M 3AW

Contact name: Paul Freeman

Telephone: 0203 758 0000

Email: paul.freeman@libertyglobalgroup.com
[<mailto:paul.freeman@libertyglobalgroup.com>]

Website: www.libertyspecialtymarkets.com
[<https://www.libertyspecialtymarkets.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A

As of 08 September 2022



Liberty Specialty Markets

[via Broker]

21st Floor 20 Fenchurch Street London EC3M 3AW

Contact name: Paul Freeman

Telephone: 0203 758 0000

Email: paul.freeman@libertyglobalgroup.com
[mailto:paul.freeman@libertyglobalgroup.com]

Website: www.libertyspecialtymarkets.com
[https://www.libertyspecialtymarkets.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A

As of 08 September 2022

Lloyds Insurance Company SA MOS 5399

[via Broker]

5th Floor Camomile Court 23 Camomile Street London EC3A 7LL

Contact name: Anna Jay

Telephone: 07879 630706

Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 02 September 2022

Mosaic Syndicate 1609

[via Broker]

90 Fenchurch Street London EC3M 4ST

Contact name: Anna Jay

Telephone: 07879 630706



Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 02 September 2022

Mosaic Syndicate Services Limited

[via Broker]

90 Fenchurch Street London EC3M 4ST

Contact name: Anna Jay

Telephone: 07879 630706

Email: anna.jay@mosaicinsurance.com [mailto:anna.jay@mosaicinsurance.com]

Website: www.mosaicinsurance.com [https://www.mosaicinsurance.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 02 September 2022

Pelican Underwriting on behalf of International General Insurance Company (UK) Ltd

67 Lombard Street London EC3V 9LJ

Contact name: Jay Bowey

Telephone: 0207 933 9368

Email: jay.bowey@puml.co.uk [mailto:jay.bowey@puml.co.uk]

Website: www.pelicanunderwriting.com [https://www.pelicanunderwriting.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors A-



As of 12 September 2022

Pen Underwriting Limited on behalf of International General Insurance Company (UK) Ltd

[via Broker]

67 Lombard Street London EC3V 9LJ

Contact name: Paul Crilly

Telephone: 07920 582356

Email: uk.solicitors@penunderwriting.com
[\[mailto:uk.solicitors@penunderwriting.com\]](mailto:uk.solicitors@penunderwriting.com)

Website: www.penunderwriting.co.uk [<https://www.penunderwriting.co.uk>]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A

Standard & Poors A-

As of 09 September 2022

Probitas Managing Agency

[via Broker]

21 Lime Street London EC3M 7HB

Contact name: Paul Nolan

Telephone: 0203 972 5836

Email: paul.nolan@probitas1492.com [<mailto:paul.nolan@probitas1492.com>]

Website: www.probitas1492.com [<https://www.probitas1492.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 13 September 2022

QBE Europe SA/NV

[via Broker]

30 Fenchurch Street, London, EC3M 3BD



Contact name: Jay Bowey

Telephone: 0207 105 5083

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

As of 09 September 2022

QBE UK Limited

[via Broker]

30 Fenchurch Street London EC3M 3BD

Contact name: Jay Bowey

Telephone: 0207 105 5083

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

Moody's A1

As of 09 September 2022

QBE Underwriting Limited for Syndicate 5334

[via Broker]

30 Fenchurch Street London EC3M 3BD

Contact name: Jay Bowey

Telephone: 0207 105 5083



Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

Moody's A1

As of 09 September 2022

QBE Underwriting Limited for Syndicate 5386

[via Broker]

30 Fenchurch Street London EC3M 3BD

Contact name: Jay Bowey

Telephone: 0207 105 5083

Email: jay.bowey@qbe.com [mailto:jay.bowey@qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

A M Best A

Fitch A+

Moody's A1

As of 09 September 2022

QBE Underwriting Ltd for QBE UK Ltd Syndicate 1886

[via Broker]

30 Fenchurch Street London EC3M 3BD

Contact name: Ally Williams

Telephone: 0207 105 4925

Email: ally.williams@uk.qbe.com [mailto:ally.williams@uk.qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating**Rating agency Credit rating/Insurer strength rating**

Standard & Poors A+

A M Best A

Fitch A+

Moody's A1

As of 09 September 2022

QBE Underwriting Ltd for Syndicate 386

[via Broker]

30 Fenchurch Street London EC3M 3BD

Contact name: Ally Williams

Telephone: 0207 105 4925

Email: ally.williams@uk.qbe.com [mailto:ally.williams@uk.qbe.com]

Website: www.qbeurope.com [https://www.qbeurope.com]

Financial rating**Rating agency Credit rating/Insurer strength rating**

Standard & Poors A+

A M Best A

Fitch A+

Moody's A1

As of 09 September 2022

Sompo international t/a Endurance Worldwide Insurance Ltd

[via Broker]

1st Floor 2 Minster Court Mincing Lane London EC3R 7BB

Contact name: Ian Bowler

Telephone: 07920 876 688

Email: ibowler@sompo-intl.com [mailto:ibowler@sompo-intl.com]

Website: www.sompo-intl.com/ [https://www.sompo-intl.com/]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

As of 17 September 2022

Starr Companies - Starr Europe Insurance Limited

[via Broker]

4th Floor 30 Fenchurch Avenue London EC3M 5AD

Contact name: Robert McTaggart

Telephone: 07500 934768

Email: Robert.McTaggart@starrcompanies.com
[\[mailto:Robert.McTaggart@starrcompanies.com\]](mailto:Robert.McTaggart@starrcompanies.com)

Website: www.starrcompanies.com.br/ [<https://www.starrcompanies.com.br/>]

Financial rating**Rating agency Credit rating/Insurer strength rating**

A M Best A

As of 15 September 2022

Starr Companies - Starr International (Europe) Limited

[via Broker]

4th Floor 30 Fenchurch Avenue London EC3M 5AD

Contact name: Robert McTaggart

Telephone: 07500 934768

Email: Robert.McTaggart@starrcompanies.com
[\[mailto:Robert.McTaggart@starrcompanies.com\]](mailto:Robert.McTaggart@starrcompanies.com)

Website: www.starrcompanies.com.br/ [<https://www.starrcompanies.com.br/>]

Financial rating**Rating agency Credit rating/Insurer strength rating**

A M Best A

As of 23 September 2022

**Starr Companies - Starr Managing Agents Limited CVS
1919**



[via Broker]

4th Floor 30 Fenchurch Avenue London EC3M 5AD

Contact name: Robert McTaggart

Telephone: 07500 934768

Email: Robert.McTaggart@starrcompanies.com
[mailto:Robert.McTaggart@starrcompanies.com]

Website: www.starrcompanies.com.br/ [https://www.starrcompanies.com.br/]

Financial rating

Rating agency Credit rating/Insurer strength rating

A M Best A
Standard & Poors A+
As of 15 September 2022

Travelers Insurance Company Limited

One Creechurch Place Creechurch Lane London EC3A 5AF

Contact name: James Graham

Telephone: 0203 207 6000

Email: jmgraham@travelers.com [mailto:jmgraham@travelers.com]

Website: www.travelers.com [https://www.travelers.com]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA
As of 06 September 2022

Travelers Insurance DAC

One Creechurch Place Creechurch Lane London EC3A 5AF

Contact name: James Graham

Telephone: 0203 207 6000

Email: jmgraham@travelers.com [mailto:jmgraham@travelers.com]

Website: www.travelers.com [https://www.travelers.com]



Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

As of 06 September 2022

WRB Underwriting

[via Broker]

14th Floor 52 Lime Street London EC3M 7AF

Contact name: Nick Cox

Telephone: 0203 943 1900

Email: ncox@wrbunderwriting.com [<mailto:ncox@wrbunderwriting.com>]

Website: www.wrbunderwriting.com [<https://www.wrbunderwriting.com>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors A+

Fitch AA-

A M Best A

As of 17 August 2022

Zurich Insurance Plc - UK Branch

[via Broker]

8th Floor 70 Mark Lane London EC3R 7NQ

Contact name: Rachel Bristow

Telephone: 07580 861026

Email: Rachel.bristow@uk.zurich.com [<mailto:Rachel.bristow@uk.zurich.com>]

Website: www.zurich.co.uk/professional [<https://www.zurich.co.uk/professional>]

Financial rating

Rating agency Credit rating/Insurer strength rating

Standard & Poors AA

A M Best A+

As of 10 October 2022



Client Protection

Related information

Insurer's agreements

[Participating Insurers Agreement 2024 \(PDF 29 pages, 838K\)](https://upgrade.sra.org.uk/contentassets/898f6ee3377e41399c25622b6e67cdf0/participating-insurers-agreement-2024-25.pdf?version=4a78c5)

[\[https://upgrade.sra.org.uk/contentassets/898f6ee3377e41399c25622b6e67cdf0/participating-insurers-agreement-2024-25.pdf?version=4a78c5\]](https://upgrade.sra.org.uk/contentassets/898f6ee3377e41399c25622b6e67cdf0/participating-insurers-agreement-2024-25.pdf?version=4a78c5)

[Participating Insurers Agreement 2023 \(PDF 30 pages, 246K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2023-24.pdf?version=4a7000)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2023-24.pdf?version=4a7000\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2023-24.pdf?version=4a7000)

[Participating Insurers Agreement 2022 \(PDF 30 pages, 246K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2022-23.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2022-23.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2022-23.pdf)

[Participating Insurers Agreement 2021 \(PDF 30 pages, 366K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2021.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2021.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2021.pdf) — in effect **from 1 October 2021**

[Participating Insurers Agreement 2020 \(PDF 30 pages, 353K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/sar/participating-insurers-agreement-2020.pdf?version=4ad646)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/sar/participating-insurers-agreement-2020.pdf?version=4ad646\]](https://upgrade.sra.org.uk/globalassets/documents/rules/sar/participating-insurers-agreement-2020.pdf?version=4ad646)

[Participating Insurers Agreement 2019 \(with 2013 Rules\) \(PDF 64 pages,](https://upgrade.sra.org.uk/globalassets/documents/rules/sar/participating-insurers-agreement-2019-with-2013-rules.pdf?version=4ad654)

[605K\) \[https://upgrade.sra.org.uk/globalassets/documents/rules/sar/participating-insurers-agreement-2019-with-2013-rules.pdf?version=4ad654\]](https://upgrade.sra.org.uk/globalassets/documents/rules/sar/participating-insurers-agreement-2019-with-2013-rules.pdf?version=4ad654) — in effect **from 1 October 2019**

[Participating insurer's agreement 2018 \(PDF 64 pages, 623KB\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2018.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2018.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2018.pdf) — in effect **from 1 October 2018**

[Participating insurer's agreement 2017 \(PDF 62 pages, 1MB\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2017.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2017.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2017.pdf) — in effect **from 1 October 2017**

[Participating insurer's agreement 2016 \(PDF 64 pages, 883K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2016.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2016.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2016.pdf) – in effect **from 1 October 2016**

[Participating insurer's agreement 2015 \(PDF 63 pages, 748K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2015.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2015.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2015.pdf) – in effect **from 1 October 2015**

[Participating insurer's agreement 2014 \(PDF 61 pages, 707K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2014-april-2015.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2014-april-2015.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2014-april-2015.pdf) – in effect **from 1 April 2015**

[Participating insurer's agreement 2014 \(PDF 60 pages, 720K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2014.pdf)

[\[https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2014.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2014.pdf) – in effect **from 1 October 2014 to 21 March 2015**



[Participating insurer's agreement 2013 \(PDF 60 pages, 876K\)](https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2013.pdf)
[<https://upgrade.sra.org.uk/globalassets/documents/rules/participating-insurers-agreement-2013.pdf>]. – in effect **from 1 October 2013 to 30 September 2014**

Appendix 1

What does it mean to be a Participating Insurer?

All insurers who are an "authorised insurer" to conduct business in the UK can become a participating insurer provided they sign a Participating Insurer's Agreement under which they agree to offer policies which meet set Minimum Terms and Conditions. The Financial Conduct Authority regulates authorised insurers.

Section 37 of the Solicitors Act 1974 allows the SRA to make indemnity rules which require solicitors or any specified class of solicitors to take out and maintain insurance with "authorised insurers".

In the Solicitors Act, "authorised insurer" means:

(a) a person who has permission under Part IV of the Financial Services and Markets Act 2000 to effect or carry out contracts of insurance of a relevant class;

An FCA-authorised insurance company

(b) a person who carries on an insurance market activity, within the meaning of section 316(3) of that Act;

A Lloyd's syndicate

(c) an EEA Firm of the kind mentioned in paragraph 5(d) of Schedule 3 to that Act, which has permission under paragraph 15 of that Schedule (as a result of qualifying for authorisation under paragraph 12 of that Schedule) to effect or carry out contracts of insurance of a relevant class; or

An insurance company authorised by the relevant regulator in another member state of the European Economic Area (ie, the European Union plus Norway, Iceland and Liechtenstein), which is exercising its passporting rights under EU insurance directives to carry on insurance business in the UK

(d) a person who does not fall within paragraph (a), (b) or (c) and who may lawfully effect or carry out contracts of insurance of a relevant class in a member state other than the United Kingdom.

An insurance company exercising passporting rights under the Treaty of Rome to carry on business in the UK (unusual).

The term "relevant class" has the meaning set out in section 87(1B) of the Solicitors Act. This definition must be read with section 22 of the Financial

Services and Markets Act 2000 and any relevant order under that section and Schedule 2 to that Act.

Appendix 2

European Economic Area (EEA) Qualifying Insurers

[European Economic Area \(EEA\) Qualifying Insurers\(PDF 2 Pages, 10K\)](https://upgrade.sra.org.uk/globalassets/documents/solicitors/handbook/EEA-insurers.pdf)
[\[https://upgrade.sra.org.uk/globalassets/documents/solicitors/handbook/EEA-insurers.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/solicitors/handbook/EEA-insurers.pdf) –
in effect **from 1 October 2013**

[European Economic Area \(EEA\) Qualifying Insurers\(PDF 2 Pages, 41K\)](https://upgrade.sra.org.uk/globalassets/documents/solicitors/handbook/eea-insurers-participating.pdf)
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The Solicitors Regulation Authority does not regulate, vet or approve insurers. In order to be eligible to be a Participating Insurer an insurer must be an "authorised insurer" as defined by section 87(1A) of the Solicitors Act 1974. "Authorised insurers" are regulated by the Financial Conduct Authority. (For more information, see [Appendix 1: What does it mean to be a Participating Insurer? \[#appendix-1\]](#) for information about "EEA insurers".)