

WIN WITH TALBOT ON

PROPERTY BINDERS



A broad risk appetite in support of long-term relationships, underwritten by a highly experienced team focused on excellent service levels.

Here's how Talbot's Property Binders team helps MGAs win and retain business:



Aligned with coverholders

Talbot's Property Binders team puts a partnership approach at the heart of our offering. We have a North-American focused appetite, leaning towards CAT exposed Commercial Risks. Our geographical mix ranges from the Gulf of Mexico and up through North East US states. We target specifically Ontario and British Columbia provinces in Canada. We are a responsive, agile and thoughtful market that endeavours to provide a consistent, stable and responsive service to our Brokers and Coverholders.



Serious, steady approach

Talbot's Property Binders team aims to partner with Coverholders where we can build a viable and meaningful long term relationship. As a result we work with a limited number of Coverholders, with many partners for over ten years.



Varied, deep experience

With an established reputation in the market, Talbot has maintained a cohesive Property strategy and has the supportive skills ranging from cat modelling to wordings. Our experience and expertise makes us an established market. We strive to be a reliable and trusted partner for both our Brokers and Coverholders.



We're here to pay claims

We understand the vital importance of claims handling. Our Property claims leaders understand their work is what builds our reputation on the ground, which they protect fiercely through their dedication to supreme service and utmost fairness. They manage claims with a high degree of care and sensitivity.



Business appetite

Our Property Binder appetite is consistent and transparent, which makes us a reliable source of capacity. We are primarily US Wind and Earthquake peril focused, typically writing 'All Risks' coverage for General Commercial, Residential and Vacant Property, however we also consider Single peril CAT opportunities.

Talbot's Property Binders sweet spots



North American Commercial



Difference in Conditions



Vacant



We are cautious about:*

- Habitational
- High Value Homes
- Auto
- Manufactured Homes
- Hospitality

*But please come and discuss your requirements with us. We may need more information and additional terms or limits may apply if cover is offered. All offers of cover are subject to sanctions checks.

The team

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