



# Commercial Lines

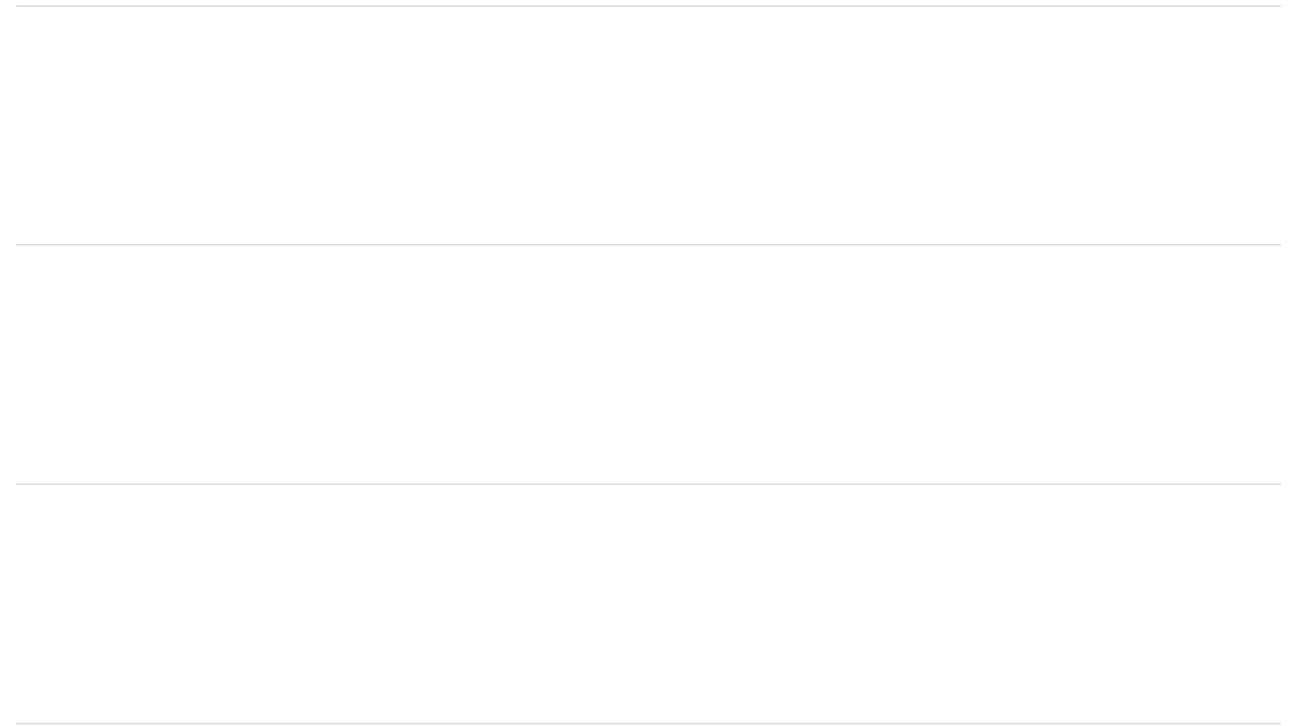
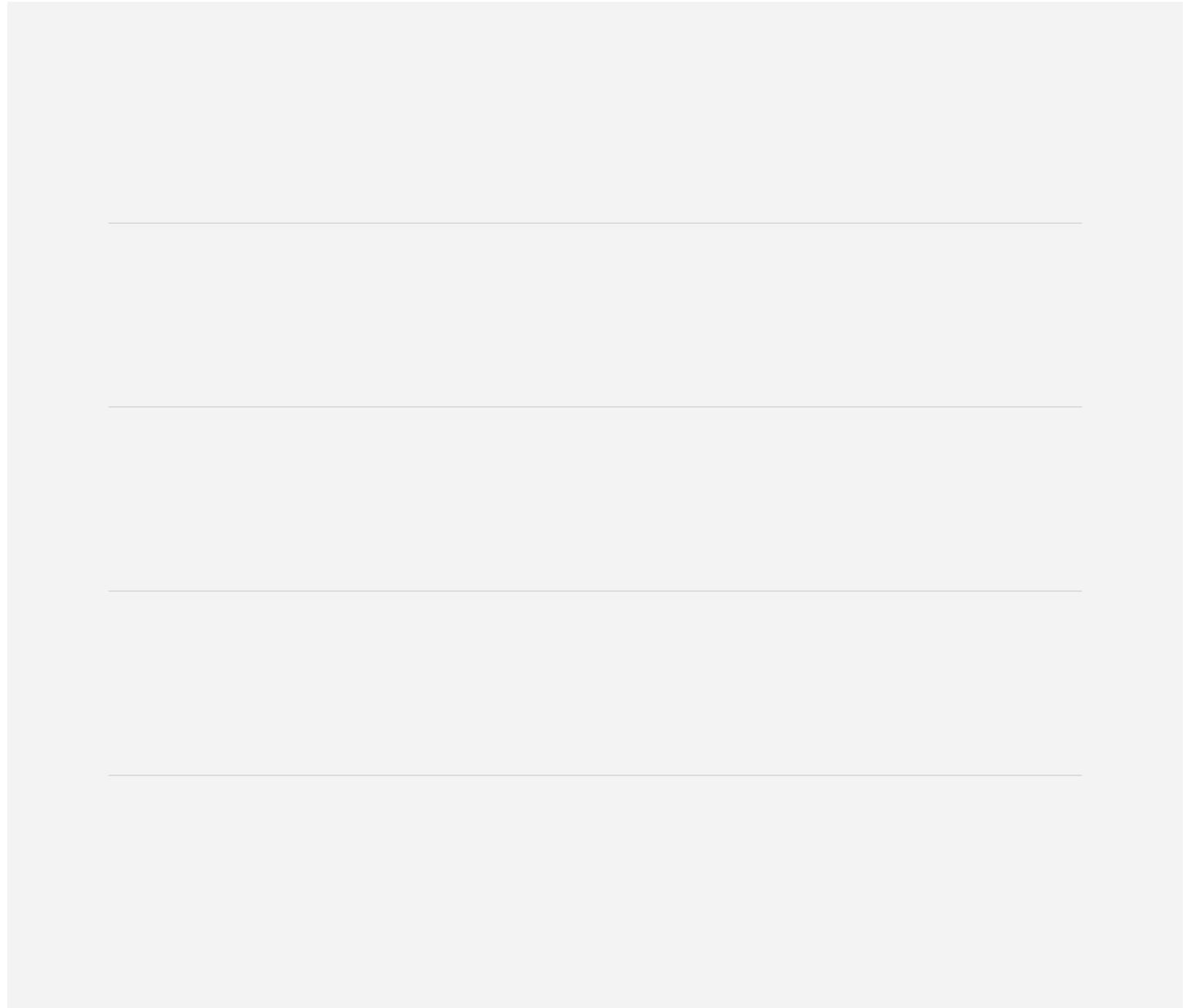
Three centuries of experience.

Expertise you can rely on.

Committed to finding solutions together.



# Contents



## Heritage, strength and commercial expertise – just what you need in a dependable partner.

RSA is one of the world's longest standing general insurers, with over 300 years of trading experience, so we know how to provide peace of mind to you and your customers.

### Our expertise is key

We are providers of high quality commercial and speciality insurance products and services, both in the UK and worldwide. Using our long-held expertise and understanding of the commercial insurance market, we provide businesses of all shapes and sizes with the security they need to thrive, while offering help when they need it most.

### The right product for your customer

At RSA we know how to create the right insurance product for your clients, whether that's for a single high street shop or a large corporation.

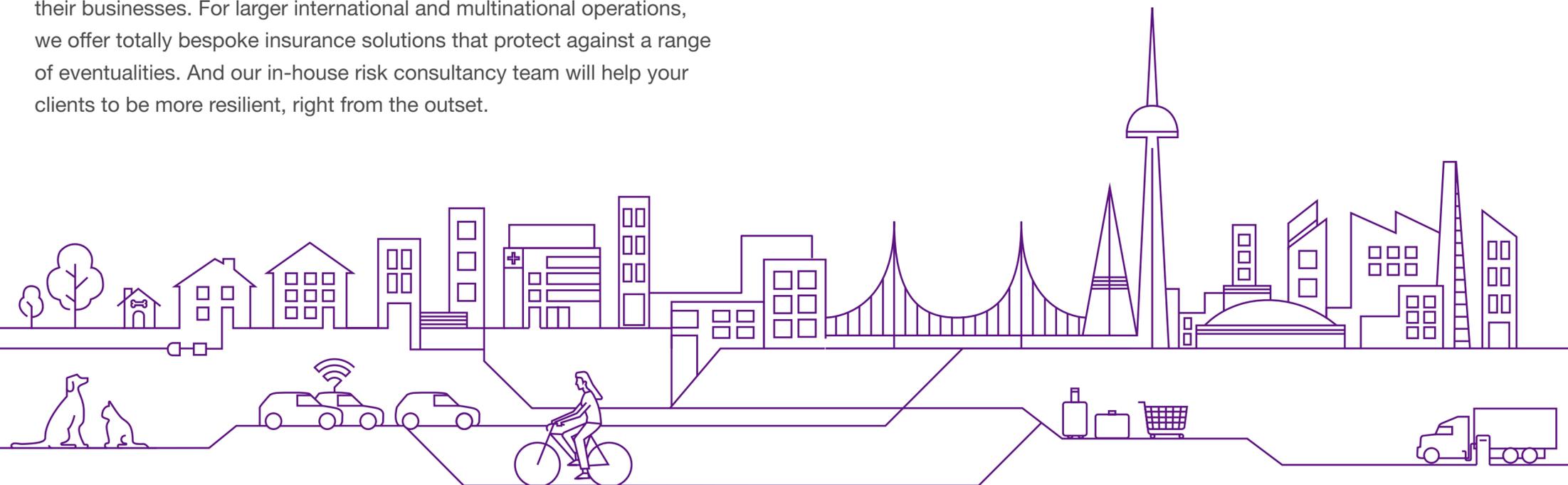
We have experts in every field, from marine and renewable energy to construction and rail, who understand the needs of your customers and their businesses. For larger international and multinational operations, we offer totally bespoke insurance solutions that protect against a range of eventualities. And our in-house risk consultancy team will help your clients to be more resilient, right from the outset.

### Dealing with adversity

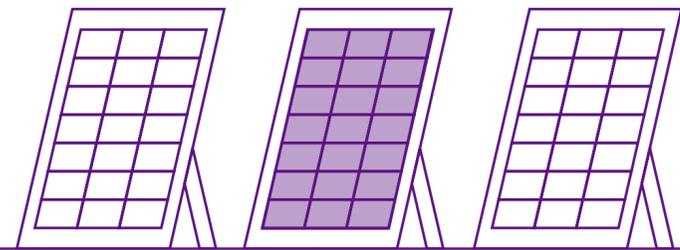
If things go wrong, we'll put them right. Our expert claim teams strive to make the whole process smooth and easy, from start to finish. Transparent communication and fast response times ensure that your clients will get back on track as quickly as possible. And with an expansive global network, we're equipped to support businesses around the world – when they need it most, wherever they happen to be.

Three centuries of experience. Exceptional insurance products. Pragmatic risk consultancy. A reliable claims service and global capability. Discover the RSA difference, designed by experts you can depend on.

**At RSA, we're here to build a strong relationship with you and your clients.**



# The experience and expertise every business needs.



You probably didn't know it, but we...

**insure over 30GW of renewable energy capacity worldwide. That's enough to power over 80% of the homes in the UK**

## Sharing our knowledge

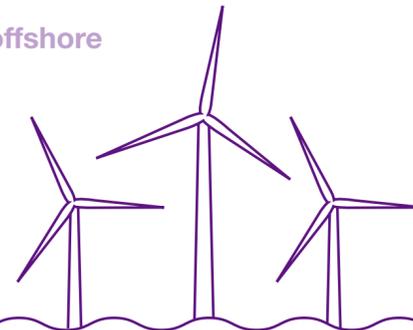
RSA has the breadth of expertise to fully understand the needs of your clients. Our commercial lines insurance team focuses on business, both in the UK and globally. It has the expert knowledge and experience to provide quality insurance solutions and specialist advice and guidance to large corporations, mid-market and small businesses. We want to help your clients feel protected, stay resilient and flourish even in the most challenging times.

## Strengthening our partnerships

Recent market conditions have been tough, and we recognise that it's now more important than ever for us to focus on building and strengthening the relationships we have with our brokers. We work best as collaborative partners with you, and those strong ties will ultimately help your clients to better manage and avoid risks.

You probably didn't know it, but we...

**insured the world's largest offshore windfarm in Denmark**



## Evolving our working practices

From the products and services that we provide to the e-trade channels and technologies that you and your clients can use to access information and communicate with us, we're always striving to improve and evolve the way we work.



### Collaboration is key

*The relationship between insurers and brokers is crucial for me. The collaboration between brokers and insurers has to run deeper than the distribution of products. Insurers and brokers have to be partners in risk, sharing knowledge, best practice and working in harmony for the benefit of customers.*



**Rob Gibbs**  
Managing Director  
Commercial Lines, UK&I

## Our Global Network

# Global complexity. Local rules. We make them simple.

You probably didn't  
know it, but we...

re-insure the Burj  
Khalifa, the tallest  
building in the world

At RSA, we have a huge global network and we understand local rules and regulations. We have long-held experience in the complex and challenging world of serving multinational businesses, as well as considerable expertise in dealing with local markets and regulations, territorial practices and tax issues.

### The right solutions for you and your clients

Our technical knowledge, understanding of local exposures and ability to underwrite large corporate clients allows us to put in place compliant and extensive solutions for your clients, across multiple territories.

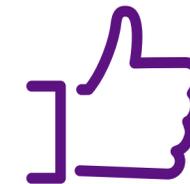
### Smooth and simple transactions

Operations are executed through a single central UK model, with up-to-date technology allowing swift money movement around the globe and real-time viewing through our client/broker portal for up-to-date information.

We can take care of all your clients' needs – from complex problems to simple tasks – giving them more time to concentrate on doing what they do best.



We have relationships with partners in **170 territories around the world**, working closely with them to support multinational placement and take out the complexities of trading across borders.



We offer solutions for clients with **more complex or specialist requirements**, as well as the ability to manage placement in multiple territories.



**Barbara O'Reilly**  
Global Network Director

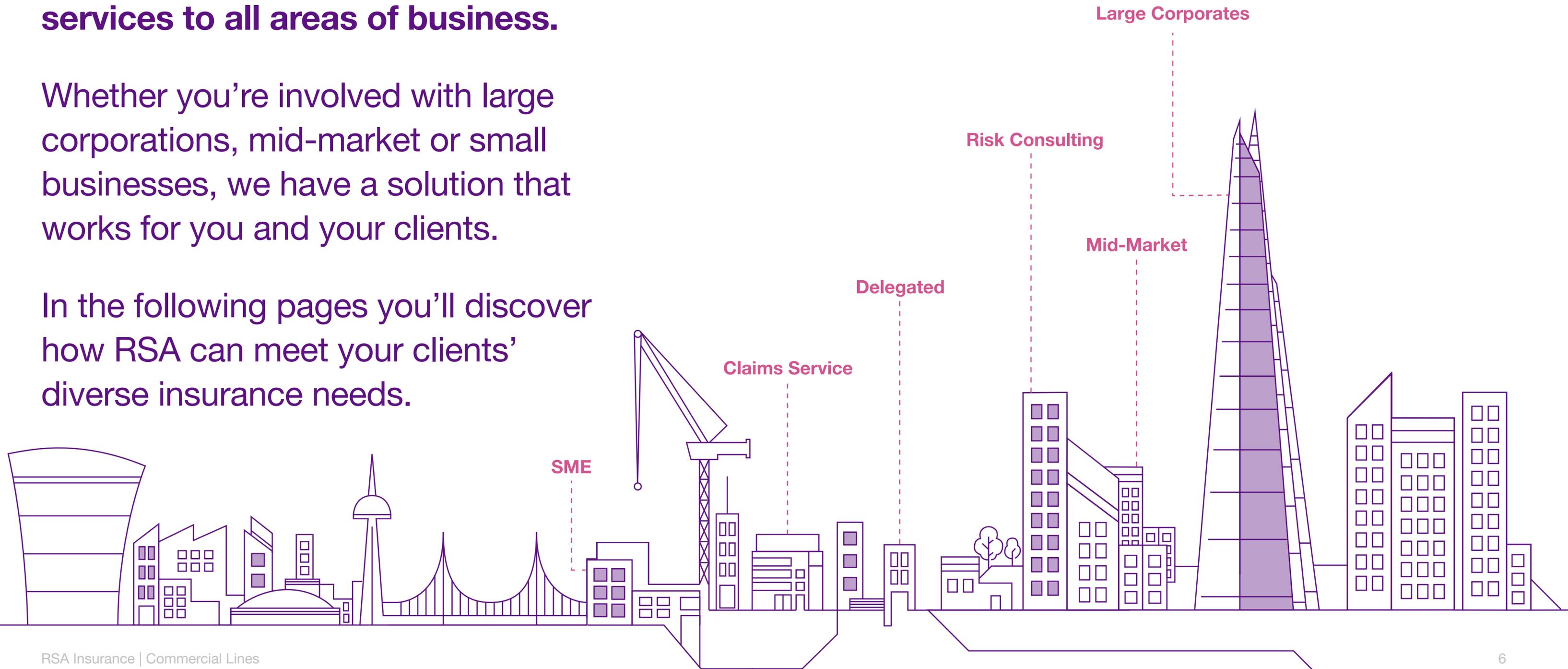
[✉ Email](#)

[🔗 Our Global Network](#)

**At RSA, we offer our knowledge, expertise and our range of specialist services to all areas of business.**

Whether you're involved with large corporations, mid-market or small businesses, we have a solution that works for you and your clients.

In the following pages you'll discover how RSA can meet your clients' diverse insurance needs.



# Large Corporates

Mitigating risk, preventing loss and damage.  
We've got it covered.



## Large Corporates

**Our highly specialised industry experts are always ready to meet the needs of large national and multinational businesses.**

**We offer bespoke insurance solutions, a personalised service and industry-leading expertise.**

### **We understand the risks large businesses face**

We work closely with you to gain an in-depth understanding of each and every unique business we support and protect. Our expert risk consultants will help shape and deliver effective strategies that identify and mitigate risk, preventing potential corporate loss and damage.

### **We help build resilience and stability**

With localised and industry-specific underwriting teams, supported by Client relationship face-to-face account managers, we can offer advice on how best to increase business resilience and build the right insurance solution for your client's needs. Our goal is to protect businesses while providing stability in today's ever-changing business landscape.

### **We work globally**

With an expansive global network – RSA has a presence in over 170 territories – we provide local support, knowledge and expertise.

And in the event of a claim, our highly experienced claims managers are on hand to help your clients get back on track fast, wherever they are.

At RSA we place a huge emphasis on teamwork and industry insight to find your clients the right insurance solutions to meet their diverse needs.



**Steve Watson**  
Managing Director,  
London Market

 [Email](#)

You probably didn't know it, but we...

**re-insure the Canakkale 1915 bridge in Turkey, the longest suspension bridge in the world**

## Large Corporates

**For large corporates,  
we offer specialism  
and bespoke solutions  
in the following  
market sectors.**

Road, sea and air  
Marine liabilities  
Freight solutions  
Cargo and haulage

Single period contractors  
Contractors annual  
Erection risks  
JCT clause 6.5.1  
Machinery

Residential  
Commercial  
Global  
Property portfolios  
Landlord

Professional indemnity  
Management protection  
Cyber insurance  
Commercial crime  
Electronic equipment

Solar  
Bio  
Hydro  
Wind  
Construction  
Erection  
Operational

Group and personal accident  
Travel

Environmental impairment  
Global general  
Public and products liability  
Employer's liability  
Abuse

Charity protection  
Trustee protection  
Employment liability  
Cover for entity

Domestic and international  
Build, maintain, operate or finance  
Passenger and freight

Commercial fleets

# Mid-Market

Commercial knowledge  
and local expertise  
meet mid-market  
protection needs.



## RSA is a major insurer in the UK's mid-market.

Our extensive regional expertise allows us to support ambitious and innovative local businesses, across a wide range of industry sectors, right across the country.

### We know your local market

Irrespective of the size and scale of your client's business – whether they're a sole trader or a plc – we can deliver exclusive products that are tailored to each and every client. Our underwriters, based across the UK, understand your local environments and know the local people. This 'on the ground' knowledge gives them the ability to deliver first-class products and services that will work specifically with your client's business. At RSA, we understand that one size definitely doesn't fit all.

### We make business personal

With a physical presence throughout the UK, through our trading sites as well as our local underwriters, we're able to provide both face-to-face and telephone service to you and your clients. These personal relationships build trust between RSA and our brokers – we understand your needs, while you know that we provide quality products and services, and that we can deliver when things go wrong.

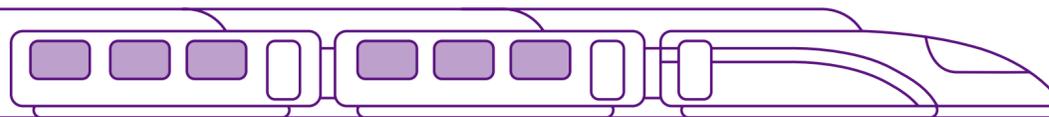
### We help build resilience

As current market forces create a fast-changing business landscape with emerging risks, we continually provide risk management advice – from reactive assistance to proactive design and planning – and flexible insurance solutions to mid-market businesses. RSA's long-held experience, together with our network of expert localised underwriting teams, ensure that businesses, whatever their size and wherever it is, will be protected.



**Lee Mooney**  
UK Regions  
Managing Director

 [Email](#)



You probably didn't know it, but we...  
**insure enough rail track to go around the world 2.5 times**

## Mid-Market

# Our mid-market products offer flexibility and regional expertise.

Road, sea and air  
Hull and machinery  
Harbour commissions  
Ship repairers  
Freight solutions  
Cargo and haulage  
Property and liability

Single period contractors  
Contractors' annual  
Erection risks  
JCT clause 6.5.1  
Machinery

Residential  
Commercial  
Offices, warehouses, manufacturing  
Property portfolios  
Blocks of flats  
Landlord

Professional indemnity  
Management protection  
Cyber insurance  
Commercial crime  
Electronic equipment

Solar  
Bio  
Hydro  
Wind  
Construction  
Erection  
Operational

Group and personal accident  
Travel

Public and products liability  
Employer's liability  
Abuse

Charity protection  
Trustee protection  
Employment liability  
Cover for entity

Commercial fleets  
Small fleets of mixed vehicles

# Small Businesses

Making quality protection  
available online – quickly  
and simply.



## Small Businesses

**We understand that for many of your smaller customers, you will look to select and purchase products as quickly and efficiently as possible.**

You probably didn't know it, but we...

**insured Charles Darwin's home where he wrote his masterpiece *On the Origin of Species***



You probably didn't know it, but we...

**insure the most expensive private house in the UK worth £250m**



Our easy-to-use online trading tools allow you to match the right quality cover for your client's needs. Where speed is key, you'll get the best of RSA's tried-and-tested industry expertise, packaged for the digital age.

### Simple processes

Everything is handled online, so you can quote and bind policies for your clients whenever and wherever it suits you. And if there's any uncertainty, our innovative trade selection tool guides you from the outset to make the right decisions for your client. We also provide online risk advice guides for a wide range of product sector issues to ensure that all business can benefit from better risk management.

### Smooth and dependable service, online

If you need help to set-up your e-trading capability, we have specialist consultants on hand to get you going. We have phone assistance and a fast responsive live chat facility for you to contact our experienced underwriters on. So RSA's exemplary personal service is always there if you need it.

### Products you can rely on

As with all RSA's offerings, our range of e-trade products have been designed by our industry experts and provide quality and flexible cover that you and your clients can rely on. And if something should go wrong, you can rest assured that our experienced claims handlers will be there to get your clients up and running again, as quickly as possible.



**Robert Flynn**  
Director, UK SME

✉ **Email**

## Small Businesses

**Explore our range  
of high-quality  
packaged products  
that are available  
to submit online.**

Accountants  
Solicitors  
Doctor and dentist surgeries  
Veterinary clinics  
Up to 10 locations

Flexible cover  
Liability  
Business interruption  
Buildings  
Stock

From construction trades to hairdressers  
and cleaners  
Public and product liability  
Legal defence costs  
Tools and equipment

From 2–15 vehicles:  
Cars  
Vans  
Trailers  
Forklifts  
Trucks up to 44 tonnes

For annual or single transit cover  
Import and export  
Or UK-only

Hotels and inns up to 20 rooms  
Restaurants up to 300 seats  
Wine bars  
Up to four premises

For small to medium businesses and  
tradespeople in the UK  
Materials, tools and equipment

Buildings  
Content  
Stock up to £2.5 million  
Hair and beauty  
Cafes and coffee shops  
Stores and grocers  
Take-away food shops

Up to 20 properties  
Wide definition of buildings  
Office and retail premises  
Industrial units and warehouses  
Legal expenses  
Property-owners' liability  
Loss of Rent

Haulage companies and couriers  
up to 10 vehicles  
Loss or damage to goods  
UK and Europe  
Temperature-controlled cargo

# Delegated

Strong partnerships that help everyone thrive.



## Delegated

**Working with a niche offering or service that's totally distinctive in the marketplace is what we do well, by creating a collaborative team and working closely with you.**

If you can't find mainstream insurance that works for your clients, or you need insurance that is specifically tailored to their needs, then we can help, too.

### Working together

Partnering with RSA offers an attractive long-term growth opportunity for your business and a compelling proposition for your clients. We share your ambition to establish and grow your business, so we'll work closely with you to set up a bespoke offering for your niche or a scheme for your specialist market.

### The journey

The journey begins with us having got to know you. We need to understand your business and establish how we can help each other achieve a common goal. A close working partnership between our respective experts to understand the intricacies and needs of the business, and for you to establish confidence in us, is all part of the collaborative journey. Once a 'go live' plan is agreed, you can rest assured that we support you all the way.



**Steve Hedge**  
RSA Delegated Director

✉ Email

### Build a relationship

One of our expert partnership managers helps you develop a compelling, well-supported scheme and share agreed delegation and responsibility to create a thriving and profitable business over the long-term. We ensure everything is thought of, catered for and addressed properly, from compliance to analytics, so that our relationship begins and remains on the right footing. Our greatest asset is your expertise, brand and model. So, we build a smart way of working together – giving you the autonomy you need and allowing you to get on with what you do best: trading.

We share the ambitions that you have for your business, and we'll always be there to help where we can. Ultimately, successful partnerships are good for both of us.



*We have an excellent working relationship with RSA. They are easy to do business with and have a real 'can do' attitude when it comes to risks outside our underwriting guidelines. One of the key points for choosing to work with RSA was their brand – clients know and trust the name.*

**Gareth Houghton**  
Claims Manager & Care Team Leader  
Bollington Insurance Brokers Limited

# Risk Consulting

We help businesses  
to recognise risk, prepare  
for it and avoid it.



**At RSA, we don't just provide insurance to underpin businesses.**

**We have the expertise to advise on how best to avoid and prepare for risks that could damage your client's business and interrupt their trading.**

### Large corporates

We understand that many of the large corporates we work with have in-house risk expertise. At RSA our sector specialists can work with your client's risk managers –combining their joint skills to create a bespoke risk mitigation plan.

Larger corporate clients with complex risks can see all their data in one place with RSARED – our award-winning risk engineering online portal that includes portfolio analysis, real time data management and risk assessment and comparison. You and your clients will be able to run reports, see results and get the full picture of potential risks.

### Mid-market

We recognise that mid-market businesses won't always employ their own risk managers, so we can provide insight, information and expertise on how to face potential business risks. We help to implement measures that control or negate risks so that your clients are able to build the resilience they need.

### Small businesses

Our extensive experience tells us that a small business will have a completely different risk profile to a multinational corporation, so we tailor our support to match your client's business needs. We've used our expertise to create a range of products that are tried and tested. Whether you need advice for a particular exposure or a useful risk guide, our team make sure you get the right level of support for cost effective risk management. If your time is limited, then our Business Property Protection Portal (BPPP) offers your customers tailored advice based on their type of business.



You probably didn't know it, but we...

**have insured Swizzels the sweet company (Love Heart sweets!) for over 15 years**

# Claims Service

Helping businesses  
when they need us most.



## Handling claims quickly and efficiently is the foundation of our commercial insurance business.

But at RSA, it's always much more than "just" settling a claim; we work harder than that for our brokers and customers.

From rapid settlement of simple claims to more complex and major claims requiring specialist handling, our in-house capability and expertise – supported by an established global network of claims handlers and loss adjusters – is second to none, working to get your business back on track as swiftly and smoothly as possible.

### We deliver first-class service

When it comes to protecting your business, in addition to rapid settlement, we believe proactive prevention, and limiting recurrence, is the best way to handle claims. We understand that each customer is unique, and we help build tailored and flexible claims solutions to ensure the quickest possible recovery from loss and, where necessary, implement an agreed claims protocol.

### We support your clients throughout the process

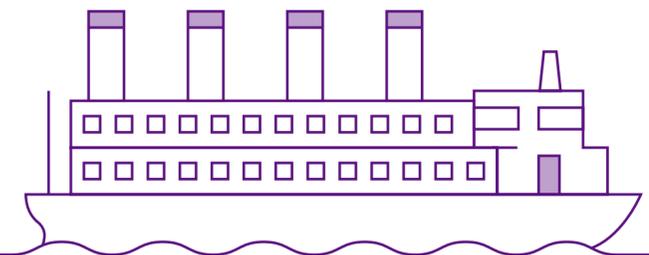
At RSA, delivering on our claims promise is about far more than what happens when a claim is notified. What happens before a claim is made and after it has been resolved is just as important to us – because we understand the effects it can have on clients.

### We're on your side

With dedicated teams specialising in a variety of sectors, our experts have the tools and skills to effectively support you and your clients throughout the claims process. Our claims specialists understand how much a claim can impact a business, both financially and emotionally, so we provide a nominated claims handler to work through the process of each claim. Our aim is to reduce losses and settle claims as quickly as possible. By delivering a first-class transparent service to our brokers and customers, we aim to minimise the disruption of any business that we protect.

You probably didn't know it, but we...

**insured the Hull and Machinery for RMS Titanic**

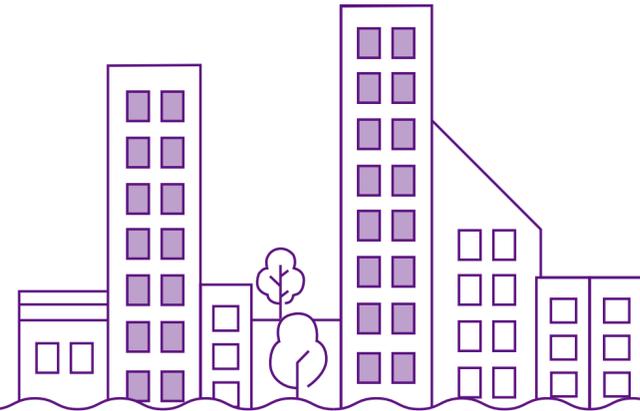


Claims Service

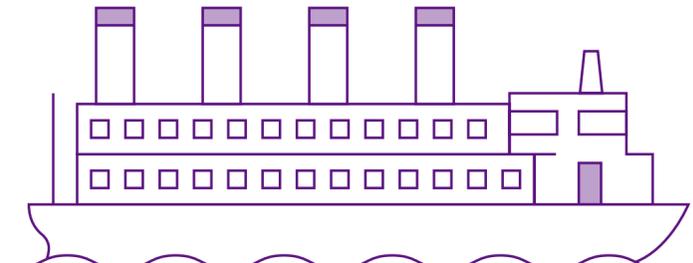
# Making a claim – we go above and beyond.

Did you know...

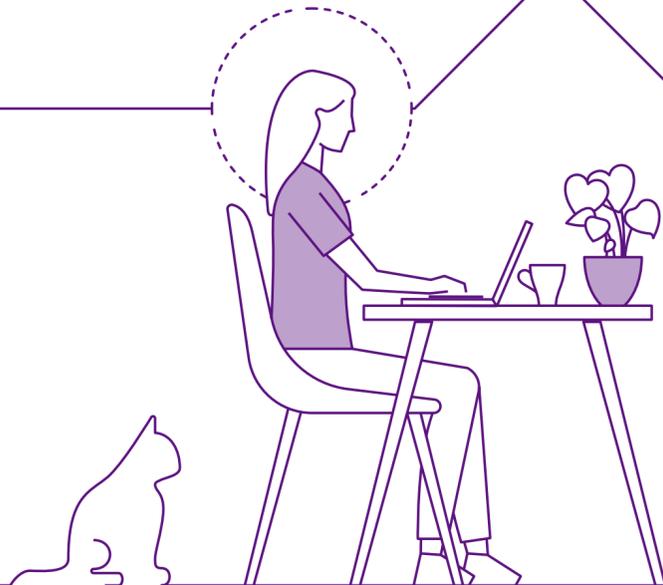
...during flooding, our crisis team will visit the area immediately to **ensure that the community is given the help it needs.**



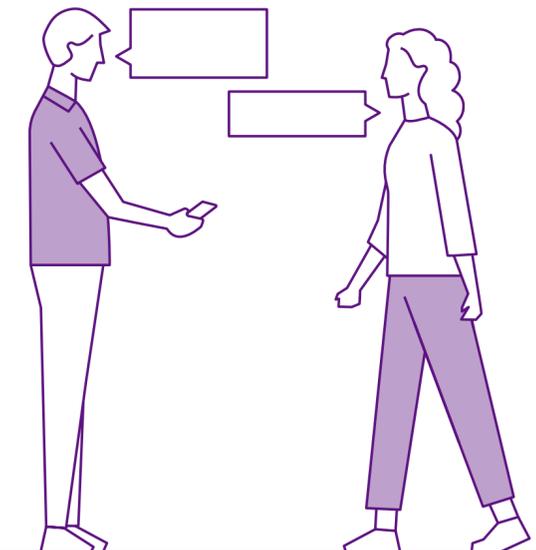
... our marine team can **help you pursue uninsured losses.**



...if you've experienced a cyber-attack, we will help you with your claim and **provide PR support for any reputational damage** you may suffer.



... we ensure that **one person handles your claim from start to finish**, so they have all the details and you know who to call.



# Find out why it's worth knowing RSA