



CARROLLS



2021 BROCHURE

Broker at **LLOYD'S**



The drive within Carrolls is not just focusing on what we do but also embedding a culture that focuses on why we do. To be the best wholesaler we need to find ways to drive efficiency and increase service levels across all aspects of our client journey. Our teams are built around care and passion which we believe must go hand in hand with technical knowledge and experience. We like to keep things simple, with clear communication and easy to access people.

As part of the PSC Insurance Group, we have our PSC DNA - RESPECT, DRIVEN, EMPOWERING. This DNA is a cornerstone in the way we work, the way we want our staff to be treated and the way we treat all parties. To always act in the clients best interest, to always do more than is required and to empower our people are just some examples of our DNA. Whether you are seasoned with the ongoing in the London Market or not, we are here, primarily, to be your advisor, your tour guide and more importantly you placing broker.

Your gateway for the placement of difficult risks and specialist placements on Schemes or Delegated Underwriting Authorities. Whether it be Broking, Underwriting or Online, we are here.

Sami Sulaiman
Managing Director



With so many changes in our recent history, whether it be acquisition, new staff or new products, we feel now is the time to put together this up to date brochure for you.

Whilst we are known as an innovative broker always sourcing new relevant facilities, it is how we go about our jobs that is the most important. 2020 has seen a number of people's lives turned upside down due to the COVID pandemic and the feedback we have had from a number of retail brokers is that we have been as contactable as ever and have been consistent when it comes to service.

Our exec team is filled with years of experience, handling high risk business and most, if not all, at one time or another have worked on the retail side, so we know what you need when you are client facing. That is why we make the communication lines as clear as possible. How do we do this?

When you send us your business you will receive an email within 24 hours of whom will be looking after you. Once logged, the risk will then be considered and we will contact you in writing or on the phone for either more information or discuss what our plan is with the risk.

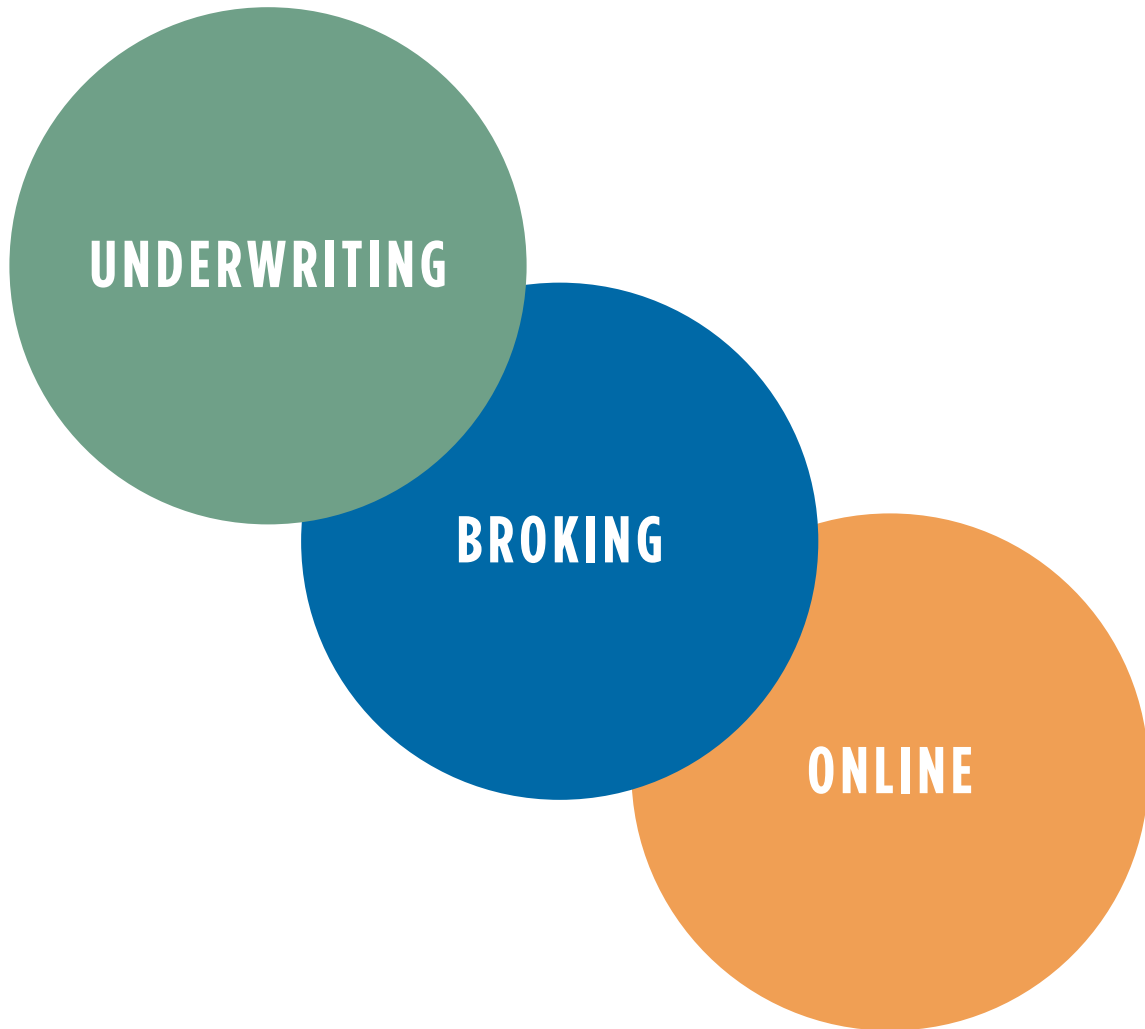
The risk will then be broked intelligently and we will revert with our market exercise. We remain on hand for any queries throughout. If our indications are of interest we will then compliantly work towards contract certain quote stage. Again, we remain contactable for any queries that will enable you to secure the business. Should an order be received, we will then work towards completing any subjectivities so we can ensure Policy Documentation reaches you, correctly, within 30 days of Inception (99% completion on this basis within Carrolls UK Divisions)

If you wish to discuss anything, please feel free to contact me.

Greg Duignan

Director - Head of UK Divisions

OUR PILLARS



Carrolls want to be your go to wholesaler on all risks you need assistance with, we have therefore worked incredibly hard to create a unique environment that should allow us to be your “catch all” London Wholesaler. Whether it be Broking, Underwriting or Online, we have the right amount of facilities to cater for your premiums ranging from £50 up to and over £100k.

KEY STAFF

Noel Lenihan

CEO

Noel's career started in the property underwriting room of a multi-national reinsurer in the late 80's before making the leap into broking in 1993. Noel joined Carroll & Partners Ltd in 2003 as a UK producer and was part of the management team that completed an MBO in October 2007, becoming the Managing Director at that point. The business has since quadrupled in size and now operates from four offices around the UK. Towards the end of 2017 Noel took on a Group role as UK CEO and remains a Director of Carroll & Partners Ltd

Sami Sulaiman

MANAGING DIRECTOR

Sami's career started at Carroll & Partners Ltd over 15 years ago. Working within a number of teams gaining a deep knowledge of how the business operates and finding ways to drive efficiency and increase service levels across all aspects. Appointed as Managing Director in 2017, Sami works closely with the rest of the executive team to manage the ever evolving business

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Greg Duignan

DIRECTOR – HEAD OF UK DIVISIONS

Utilising his 20 years in the Industry, Greg has been pivotal in the diversification of products, distribution growth and branding at Carrolls. His recent board appointment is evidence of the can do attitude and service driven mentality he has. Greg oversees all UK Divisions whilst maintaining day to day running of the Non Motor Division. Contact him for Non Motor business as well as organising discussions about how Carrolls can help you in the London Market.

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Albert Robinson

DIVISIONAL

DIRECTOR, BOLTON

Albert has over 30 years' Experience of handling high risk trades and leisure business. Whilst also running our Bolton office, Albert can place business with Lloyd's and North West regional markets. Premiums range from £250 for a D&O Policy to in excess of £100k for a large multi-tenure mill.

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Richard Brazier

DIRECTOR, PROPERTY & CASUALTY

Richard's experience spans over 40 years broking in the Lloyds & London market. Richard's main speciality is property & casualty risks from high volume schemes to large single risks. With his wide range of experience in other Lloyd's orientated Special Risks, Richard is an excellent foil for assistance on difficult to place risks.

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Mobile: 07816761332

Trevor Bremerman

DIVISIONAL DIRECTOR, MOTOR FLEET

Trevor has over 15 years of experience working within the Lloyds and London wholesale Motor Fleet market. Having originally held a handler position in 2005 at John Holman & Sons Ltd, Trevor subsequently held the role of Fleet Broker before joining Carrolls as a motor fleet manager in 2016.

As a Divisional Director, Trevor now concentrates on developing all aspects of the Carrolls motor account including the relationships with all of our independent broker partners. With one of the most significant wholesale motor accounts in the market, you can be assured that Trevor and the team can deliver the high quality service that is demanded in the modern motor market.

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Jason Urquhart

DIVISIONAL DIRECTOR,

PROFESSIONAL & FINANCIAL RISKS

Jason has 25 years' experience in the insurance industry and has specialised in Professional risks for nearly 20. In that time having worked as an account executive and placing broker Jason has also undertaken secondments working at clients offices assisting their insurance departments and is equally at home placing risks from the very small to large multi-layer global placements. He has strong relationships with underwriters and can access the breadth of markets in London which allow him to place a variety of risks including the difficult and unusual.

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Sonia Kowalski

DIVISIONAL DIRECTOR, PRIVATE CLIENTS – STRATFORD UPON AVON

With 40 years' experience, Sonia has worked directly for insurers and Lloyd's syndicates, as well as broking, operating binding authorities and acting as a coverholder. Joining Holman's in 2004 she has successfully managed the High Net Worth team. She started her career working as an underwriter for Phoenix Assurance, before moving on to an independent broker. She was also Underwriting Manager at Wellington Personal Insurances, before joining Chubb, and Household Underwriting Manager at Brit Syndicate 2400.

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Simon Marlow

DIVISIONAL DIRECTOR, PRIVATE CLIENTS – LONDON

Simon started his insurance career over 20 years' ago at Marsh, working on a self-insured insurance product for the Foreign Office. Since then he has worked in claims and even as an IT systems manager, until moving to the London Market in 2005, where he now leads Carrolls Private Clients Team in London. Complementing Sonia Kowalski's team, Simon successfully operates Carrolls in-house UK High Net Worth and associated Overseas Home binders, whilst also placing associated art, jewellery and other bespoke covers.

As a Divisional Director, Simon now concentrates on building lasting broker partnerships and delivering a high quality of service, with the help of his highly experienced team.

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Scott Walters

UNDERWRITING MANAGER

Scott started working as a junior in the London Market 25 years ago for a Reinsurance Underwriter, CIGNA Re Europe, and moved into an account handling role at Heath Lambert. It is here that Scott cut his teeth specialising in Combined Liability and Commercial Combined business as well as developing his broking skills which would be a stable part of his career for the next 15 years. Over this time Scott became more and more involved in the placement and running of the various delegated binding authorities at later firms, whether it be Underwriting business under existing delegated authorities, seeking fresh capacity or placing new facilities, and it is in the last 7 or so years that his career path has taken more of an Underwriting role culminating with his appointment at Carrolls. Scott heads an Underwriting team in the London office specialising in writing Contractors / Non-Contractors Liability, Contractors All Risks, Commercial Combined, Property Owners, Religious Buildings and Motorsport business in-house. Still with a day-to-day Underwriting involvement with the Liability/CAR business, Scott strives to continually evolve the Underwriting division to expand the Carrolls product range and maintain the exceptionally high service standards that Carrolls have come to hold themselves to.

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Gary Davis

BUSINESS DEVELOPMENT BROKER

Affectionately known as "the binder finder", Gary has in excess of 35 years London Market Insurance experience. The last 15 have specialised in sourcing third party binders for Brokers throughout the UK.

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OUR MESSAGE TO YOU

Our mission statement is to be a seamless extension to your business. Whether calling or corresponding by email, you will be treated as a colleague. As our business partner, you have access to offices in Bolton, Stratford Upon Avon and London whom you can rely on. These offices are filled with colleagues of many personalities, qualities and experience molding together to create the most unique, Independent, broking/ underwriting solution in the UK.

So, if you like why we exist and how we work, please now read on for what we do.

Broking

Noun [*mass noun*] British

The business or service of **buying and selling** goods or assets for others: [*as modifier*]: a broking house

See also:

Hard market

Soft market

Broking is art

Service

Negotiation

Liability

Property

Motor Fleet

Professional Indemnity

Financial Risks

Household

Specialism

Specie

Contactability

Driven

Empowered

Respect

Broking is where we started over 30 years ago, each of our teams are full of some of the most skilful and experienced Brokers in the market, adept at understanding your needs as a retail Broker.

MOTOR FLEET

With a highly experienced team who have worked together for a number of years, we are a significant player with substantial influence in the fleet London market. We have access to 14 London Markets as well as an in-house Mini Fleet Binder. We can look at:

Fleet rated Car & Van

Fleet rated Haulage (inc EU/Hazardous Carriage)

Bus & Coach

Fleet rated Taxi

Fleet rated Courier

SDH (Subject to 2/3 years CCE and Fleet rated)



SPECIE AND OTHER SPECIALISMS

Within our Non Motor team comes a raft of experience in handling other categories of business including but not limited to:

Environmental

Impairment Liability

High Risk "All Risks" placements

PA/Travel

Contingency

Film & Entertainment

Fine Art

Banks/ Cash in Transit/

Lenders Insurance

Energy

Marine

Product Recall



PROPERTY

With a number of options to assist in the placement of your Insured property business, we are at the forefront of wholesale property placement. Whether it be small premiums or large Sums Insured placements, we have more than enough capacity to assist. We can look at:

Unoccupied

Commercial Thatched

Composite Panelled Risks

Leisure

Industrial Risks

Property Owners (Commercial/Residential)

Recycling and much more

Excess of Loss & Additional Capacity for composite lead risks to the list of opportunities

LIABILITY

Using the Lloyd's and London Market we can accommodate:

High Risk Liability

General Contracting Liability

Manufacturers

Import/ Exports (including 100% to the USA)

Care Sector business including Med Mal and PI Extensions

Medical & Lifescience

Late Night Entertainment

Other Leisure

Excess Employers', Public and Products Liability



PERSONAL LINES & HIGH NET WORTH

Our specialist team in Stratford Upon Avon provides unrivalled service and market reach with all the major Insurers. Whether it is Standard, Non Standard, Motor or individual High Value Items, we have a number of markets and facilities to ensure we are your number one Personal Lines Wholesaler

FINANCIAL LINES & PROFESSIONAL RISKS

Our Financial lines and Professional indemnity team have an in depth understanding of their class and the specific covers for certain trades and businesses.

We have the ability to provide large limits and can accommodate almost any trade from accountants to surveyors. We like:

Construction Risks

D&O: Financial Risks, Stockbrokers, Fund managers

Financial Planners

White collar professional risks:

Accountants, Insurance Brokers

Schemes

Cyber



Underwriting

Verb

gerund or present participle: underwriting

1. Sign and accept liability under (an insurance policy), thus guaranteeing payment in case loss or damage occurs.

“the policy, underwritten at Lloyd’s, indemnifies trustees against loss arising from wrongful acts”

See also:

Liability

Property

Contract Works

Plant

Commercial Combined

Driven

Empowered

Respect

Underwritten

Take on the risk

Delegated Authority

Indemnity

Diligence

Compliant

Service

Since purchasing Holmans in 2017, we have developed our DUA and schemes team into a fully functioning Underwriting department. 2021 sees us start the year with more capacity than we have ever had before. All of our providers carry at least an A Rating. Our experienced team is on hand and empowered to Underwrite risk with minimal referral points meaning we can provide you with a service we can be proud of.

CONSTRUCTION



Contractors combined liability, CAR & plant
No height, depth or hazardous locations
exclusions
EL £10,000,000
PL/Prods/ Pollution up to £10,000,000

All construction trades considered
Empowered to write risks with claims
Excess of loss



PACKAGE & COMMERCIAL PROPERTY

General liability facility catering for many trades
EL £10m and PL/Prods £5m
Environmental Impairment liability Extensions available for up to £1m
Commercial property package wording available to include MD/BI up to £2.5m
High Hazard property placements considered up to £500k TSI
Schemes

PROPERTY SCHEMES

Caravan

UK & European Holiday Homes (UK also online)

Standard & Non Standard Household

Commercial Property owners and Residential Property owners (£10m any one location)

Residential thatched

Property with works in progress extension

Clubs

High/Mid Net Worth Product



HOME INSURANCE

Quality Capacity (rating; AM Best A+, S&P AA-, Fitch AA-, Moody's A1) and followed by Lloyd's Syndicates

Flexible underwriting and quick turnaround

Experienced team (all 20 years plus)

All possessions covered worldwide

Public liability cover £10,000,000 as standard

'All Risk' cover

Standard excess £250 (large discounts available for higher excesses)

Max Limit £5m total Insured value

Online

Adjective

Controlled by or connected to a computer.

*(of an activity or service) available on or performed using the Internet or other computer network: **online banking***

See also:

Excess PL/Prods

UK Holiday homes

Cyber

Terrorism

Commercial Property Owners

Residential Property Owners

Log In

Driven

Empowered

Respect

Computer

Megabites

Gigabites

Quote & Bind

Statement of Fact

Easy new system

Quality capacity

Referral

Online

Laptop

Our third and most recent pillar of business, our online portal allows you to quote and bind 24/7 on a wide variety of products. Go to www.carrolls-online.co.uk to register.

COMMERCIAL & RESIDENTIAL PROPERTY OWNERS

3m TSI Any One Location

Up to £5m POL

Up to 9 locations

A Rated Insurer

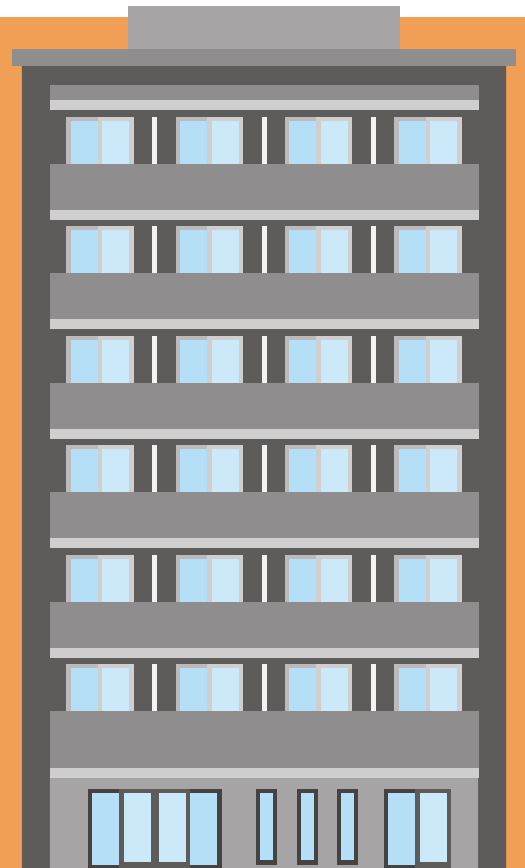
24/7 Underwriting plus referral underwriters in the office

Options to add EL, Legal Expenses,

Boiler Breakdown and Terrorism

25% Brokerage

No Fees!



EXCESS OF LOSS

Carrolls continues to extend their product suite on their online platform with the recent launch of Excess of Loss. This now brings the London Market directly to you, empowering you to get quotes from the London Market 24/7. With a huge appetite in terms of trades, even those not quoted will be referred for 24hr turnaround (office hours) with either capacity providers or by other markets and/or Syndicates in Lloyd's of London. This is your speedy gateway to the Lloyd's and London Market for Excess of Loss/PL product requests.

2 x Quality rated Insurers

Wide appetite list from Distributing, Manufacturing and Contracting

Large limit selections from £1m x £1m to £10m x £10m

No declines (Other than 100% Asbestos Removers)

Premiums from £411.37 + IPT

No Fees!

Public and Products Liability Only



UK HOLIDAY HOMES

Carrolls have been offering holiday home products since 2003. Utilising our Carrolls Online portal we can now offer 24/7 Underwriting on this competitively priced product and steer more Brokerage back to our agents.

Not only are we giving you power to bind online but we also do not need the clients main home to quote. So, no matter where in the UK

or whether for family use or commercial let, via our AA- rated provider Carrolls Online is a great place to start for your clients' needs To register, go to www.carrolls-online.co.uk If you already use the system for our other quote and bind products such as Property Owners or Terrorism, you will be able to access the facility right away

Limits: Up to £1,000,000 on

Buildings, £100,000 on Contents and £2m POL available online, more available via Referral

Cover extensions: 60 days checking

Accidental Damage cover when let

Can offer contents cover only

Full perils policy

Non-standard construction including thatch



CYBER

Network Security and Privacy Liability
 Privacy Breach and Forensics Expenses
 Payment Card Industry (PCI) and Card Brand Fines, Assessments or Charges
 Extortion and Ransomware Expenses
 Business Interruption (BI) and extra expenses.
 Reputational Harm
 Technology Professional Indemnity and Media Liability*
 *only available for Technology & Media companies.

The following benefits come as standard:
 8 hour waiting period for BI, and a franchise retention
 Loss mitigation coverage (£500,000 sub-limit)
 BI Loss preparation costs (£100,000 sub-limit)
 Access to Paragon's 24/7 specialist incident response panel run by ReSecure
 Cyber Crime: Social engineering fraud, invoice manipulation and cryptojacking (up to £250,000 sub-limit)
 Unlimited retroactive coverage
 Replacement of computer systems due to loss of use/functionality as a result of computer network attack (full limit)



STANDALONE TERRORISM

- | Online Quote & Bind with Instant Documentation (Up to £40m any one location)
- | Generous Commissions
- | First loss basis
- | Larger Limits available

- in the open market
- | Long Standing Alternative to Pool Re
- | Great Deals on Transfers of Business

- Key Selling Points:
- | Select the locations you wish to Insure
 - | Wide definition of a Terrorist Act
 - | Non Damage/ Loss of Attraction available on request

RESPECT DRIVEN EMPOWERING

We hope this now gives you a fuller idea of not just what we do, but why and how we do what we do. It is our belief that we are one of the most service orientated wholesalers in the market and no matter what your relationships are like, be it very strong or non existent, with any of our competitors, Carrolls is a company you can look to deal with whether it be any of our main pillars: Broking, Underwriting or Online.

It is these pillars, combined with our service and experience that acts as the differentiator.

If you would like to know anything else, please peruse the key contacts and get in touch to organise a call, video conference, or when we can safely get back on the road to see you, a visit to discuss what your needs are.

Have a safe, healthy and prosperous 2021 from all here at Carrolls.

RESPECT DRIVEN EMPOWERING