WE WORK TO UNDERSTAND EACH CLIENT’S NEEDS AND RISK APPETITE. WE ANALYSE EVERY SUBMISSION, HIGHLIGHTING THOSE AREAS WHERE CLIENTS CAN ACHIEVE COST REDUCTIONS, SERVICE AND COVERAGE IMPROVEMENTS.
INDEPENDENT
CONNECTED
COMMITTED
BETTER FOR YOU

We are an independent specialist global wholesale insurance broker with offices in Bermuda, Chile, Dubai, London, Malaysia and South Africa. We have had just over 10 successive years of growth, placing non-standard risks for large multi-national companies. Our team of experts work closely with clients ensuring they are aligned with the best markets, people and products available to achieve the right solution.

We have over 410 employees working in all aspects of broking, technical, claims and support.

Independent
Our independence means we have no local conflicts, nor are we constrained by market agreements. This leaves us free to work with markets best placed to meet you and your clients’ needs.

Connected
You benefit from our centralised in-house service, a team driven by a desire to collaborate in your best interests. Together, we will connect you with the best products and markets to achieve the right solution for you.

Committed
Taking a long-term view means we are dedicated to developing a mutually beneficial relationship with our clients and markets. By working together we believe we can tackle the most sophisticated risks with a tenacity to deliver on time, every time.

As a truly independent company we are committed to bringing you unparalleled expertise, connecting you with the best people, markets and solutions available.
THE RIGHT SOLUTION FOR YOU

Finding the right answer means asking the right questions. We believe that to really get to the bottom of your business needs, we have to listen to you and understand what drives you. Only then can we begin the journey to the right recommendations.

Understanding
We will assess your situation, gather all of the data required and then analyse the information before agreeing a joint approach that matches your risk appetite. It is essential for you to be part of the process, to be informed and empowered.

Communication
Open engagement between all parties, you, us and underwriters, creates a long-term mutually beneficial relationship. By working closely with you we can align your needs to the best markets, to find a solution that is right for you. Our strategy combines a nimble, entrepreneurial and collaborative approach.

Marketing discipline
A disciplined and consistent approach has cultivated long standing relationships with insurers in the London, European, Bermudian, North American and International markets. This, in turn, delivers the results you demand.

EXPERT SERVICE DELIVERY

Each and every client is placed at the centre of the Price Forbes business. Value is added to the process of purchasing insurance through the consistent delivery of a high level of service.

- **Expertise and experience**
  Attracting and developing the best talent to offer you the right expertise.

- **Delivering solutions**
  Aligning the market to offer tailored solutions to address your needs.

- **Outstanding service**
  Our growth is underpinned by the excellence of our coordinated in-house claims and service delivery.

IN-HOUSE CLAIMS

The acid test of a (re)insurance broker’s service is the quality of its claims handling. This is why claims negotiation and settlement is neither outsourced nor off-shored; it is handled by us.

Our claims team is thorough, tenacious and creative, composed of a group of highly qualified specialists who understand the industry. They are integral to the service we provide to you, from simple administration all the way through to claims advocacy.
Our team specialises in providing cover to clients worldwide, on an Individual and Group basis. Our products include every day Accident and Health benefits to bespoke programmes tailored to our clients’ needs:

**Personal Accident**
- Accidental Death and Dismemberment
- Permanent Total Disability as a result of Accident and/or Sickness
- Temporary Total Disability (income protection) as a result of Accident and/or Sickness
- High Limit Disability, Accident and Illness
- Evacuation and Repatriation

**Life**
- Death from any Cause
- Death from Natural Cause
- Credit Life
- Funeral Expenses

**Medical**
- Expatriate Medical Schemes, including:
  - **Medical Coverage**: Group medical benefit coverage, including assistance, evacuation and repatriation benefits
  - **Prescription Drug Coverage**: Worldwide coverage for prescription medications

**Dental Coverage**: Comprehensive cover for regular examinations and treatment

**Vision Coverage**: Regular eye examinations and cover for prescription materials

**Life, Accidental Death & Dismemberment and Long Term Disability Coverage**: Financial security for your globally mobile employees
- Emergency Medical Expenses
- Private Health Insurance
- Stop Loss Insurance
- Excess of Loss Insurance
- Critical Illness

**Keyman Insurance**
- High Limit Disability
- High Limit Life
- Critical Illness/Trauma

**Kidnap & Ransom**
- Individual and Group

**Business Travel**

**Contingency**
- Event Cancellation
- Prize Indemnity
- Bonus Protection
- Hole in One
- Death and Disgrace
Utilising our knowledge, capabilities and expertise we can offer our healthcare clients a comprehensive solution to help protect them from their day-to-day risk and exposures.

Our products are split into three main sectors:

1. Medical malpractice
2. Life science – Product, general liability and professional indemnity for pharmaceutical companies/medical devices companies/other life science related activities
3. Clinical trials – Global solutions

Some examples of the areas we work with are:

**Medical malpractice**
- Public hospitals
- Private hospitals
- Hospital groups (chain of hospitals)
- Diagnostic and treatment clinics
- Dental practices
- Cosmetic surgery clinics
- Individual doctors/physicians schemes
- Medical associations
- Long term care/nursing homes
- Allied health/miscellaneous medical professional
- Any other medical related service provider

**Life science**
- Pharmaceutical manufacturers and distributors
- Nutraceutical
- Biotechnology
- Medical device – Invasive and non-invasive (including implants)
- Contract manufacturing
- Clinical research organisations
- Complementary medicines
- Health and beauty
- Pharmacies

**Clinical trials**
Clinical trials are a critical phase in the validation of the effectiveness and safety of drugs or medical devices. Because the regulatory environment governing clinical trials varies from country to country, it is very important that the right insurance is selected. We can provide global clinical trials solutions utilising our own in-house binding authorities and suite of local wordings. We have vast experience in this sector and you can be assured we will provide the right advice for clients.
What we do
We arrange capacity for binding authority contracts on behalf of MGA/MGU and brokers looking for long term partnerships.

Our particular expertise is in the following areas:
- Personal Accident
- Medical
- Life
- Commercial Lines
- Legal Expenses
- Homeowners
- Cyber

To become a new Binding Authority customer
We will request:
- Agency Information
- Underwriting Plan
- Relevant Data and Experience

Capacity Provision
We have excellent access to Lloyd’s and other London International markets.
In-house binding capabilities for property and cyber risk.
“Our industry is fast-paced and requires us to be thinking ahead and readying ourselves for changing risks. The team at Price Forbes is always one step ahead and always on hand to help.”

Retail Broker
Call us on:
**+44 (0)20 7204 8400**
and we’ll put you through to one of our experts.

Or email one of our experts below.

MEET THE EXPERTS

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