



# Kidnap & Ransom

## The Catlin difference

### 10 reasons to choose Catlin

#### 1 We are the biggest Lloyd's Syndicate

Catlin is the largest Syndicate at Lloyd's by gross written premium volume. Our size and stability means clients can rely on us to be there for the long term – and in their time of crisis.

#### 2 We have the best claims service

Our claims handling service is consistently rated number one on the London market in the annual Gracechurch Claims Performance Survey.

#### 3 We have decades of experience

Our lead underwriter has worked in Kidnap & Ransom for more than 30 years and is backed by a highly experienced team of underwriters and consultants.

#### 4 We are leaders in Crisis Management

Kidnap & Ransom is part of an insurance portfolio that includes war, terrorism, political violence and emergency evacuation & repatriation.

#### 5 We offer world-leading kidnap response expertise

Our security consultants red24 have a very experienced kidnap response team based all over the world and can be 'in country' quickly in a crisis to help clients in their hour of need.

#### 6 We write cover 100% – nobody else is involved

Because we usually write 100% of our Kidnap Protection products ourselves with no reinsurance, we do not have to ask anyone else when we make our own decisions and can use our discretion to settle claims ex-gratia where necessary. This also aids confidentiality. There is nobody else to ask awkward questions.

#### 7 We tailor cover to suit our clients

Our strength and capacity allow us to be flexible, tailoring cover to fit client needs and designing innovative, cost effective, underwriting solutions as required.

#### 8 We have sanctions experts

We know how to get people home safely and can offer clients access to the best legal specialists in the field.

#### 9 We guarantee confidentiality

All our K&R policies are confidential. Your name will not appear on any sensitive documents.

#### 10 We can write your insurance cover offshore

We offer non-admitted cover through our offshore cell in Guernsey if there are any regulatory issues in the client's country that may destroy confidentiality.