



# Collegiate

UNDERWRITING

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Target Market

# Professional Indemnity

Collegiate are the UK's largest specialist Professional Indemnity MGA. We focus primarily in Construction, IFA's, Mortgage Brokers, Architects, Engineers, Geotech, D&C, Insurance Brokers, Finance Brokers and Secondary Intermediaries, we are also able to consider unique larger miscellaneous professionals that require a more bespoke approach. Our policies are backed up by our in-house legal team, Collegiate Claims are the recognised industry leaders in PI defence.



Limits of  
Indemnity  
up to £10  
Million.

## Security

**AmTrust Specialty Limited**  
A- (excellent) financial strength rating.

**AXA Insurance**  
AA financial strength rating.



## Construction related risks

- Engineers – Civil, Structural and Geotech, including basement and cladding exposure. We are less competitive on M&E risks.
- Design and Construct - including groundworks, basement and cladding exposure.
- We do not write D&C where it's all pure contracting, e.g. no exposure to professional services either in house or contingent.
- All D&C is written on an aggregate basis, though reinstatements can be considered.
- Architects – fees > £500k, we are less competitive where fees are below this. Consideration given to Fire safety cover.
- Environmental Consultants – consideration given subject to completion of Collegiate's Environmental Consultants proposal form.
- Consideration given to Fire safety cover subject to our own fire safety form, the firm having well qualified staff and demonstrating a professional approach.

# Target Markets

UK domiciled risks only, majority of income derived from UK activities.

- We are avoiding exposure to marine risks, process plant / control systems, products exposure.
- We are not currently quoting any Accountants or RICS risks.
- We do not currently write quota share business.
- Generally not looking at small miscellaneous or other professions.

IFAs, Mortgage Brokers,  
Insurance Brokers, Finance Brokers and Secondary Intermediaries.

- Financial intermediary firms regulated in the UK only.
- Will consider cover for higher risk areas such as DB transfers, Equity Release subject to underwriting.
- Insurance Brokers – will only consider small personal lines brokers including life and protection. Will not consider cover for commercial lines.

## Guidance on proposal information required to quote

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| ✓ We require the last 5 years fees on all submissions (or as far back as the tail goes if less). | ✗ We cannot quote from Hiscox or Market proposal forms.  |
| ✓ We require our D&C turnover question split on D&C risks.                                       | ✗ Generally short or renewal proposal forms do not allow Collegiate to provide a new business quotation. |
| ✓ We need the proposers' qualifications fully completed, especially on D&C risks.                |  |

Please send any submission direct to our underwriting email [underwriting@collegiate.co.uk](mailto:underwriting@collegiate.co.uk), alternatively if you would like to talk to specialist underwriter please feel free to contact us on 020 7459 3456.

Thank you for choosing Collegiate - we look forward to working alongside you.

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