



SPECIALIST PRODUCTS FOR  
CASUALTY & CONSTRUCTION,  
MOTOR,  
PROPERTY & PACKAGE



*Partnering for Success*



## INTRODUCTION

We are not a generalist MGA. We have dedicated teams with specialist knowledge, providing quality products for niche commercial markets.

Our depth of experience and extensive trading history means we understand brokers, their clients' risk and the worlds in which they operate. Our focus lies in providing excellent service, which in turn, helps us to support the growth of our brokers.

In trading terms, we offer the best of both worlds: brokers have direct access to our experienced underwriters as well as a quick and easy to use broker portal *Qtrade\**.

A RATED  
CAPACITY

30+  
PRODUCTS

QUALITY  
SERVICE

SPECIALIST  
SOLUTIONS

150+ DEDICATED  
PEOPLE

UNDERWRITING  
EXPERTISE

## WHAT WE DO

All our products are accessible through a single TOBA, so when you trade with Q Underwriting, you have every one of our specialist teams on hand to help.

We will always strive to provide competitive insurance which meets all your client's requirements and helps you win and retain business. We offer a broad and diverse range of specialist commercial insurance products for niche sectors, all of which are underwritten by our expert underwriting teams under delegated authority from A rated insurers.



### CASUALTY & CONSTRUCTION

Combined Liability  
Contractors Combined  
Excess Liability Combined  
Land & Property Owners  
Tradesman & Professionals



### MOTOR

Courier  
Motor Trade (Road Risks)  
Taxi & Executive  
Taxi & Executive Liability  
Taxi Fleet  
Truck Mini Fleet



### PROPERTY & PACKAGE

Property Owners  
**Specialist Combined:**  
Charity Combined  
Faith Combined  
Recruitment Combined



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**BUILDING ON SOLID FOUNDATIONS**

**STUART MORRIS**

Head of Underwriting Operations -  
Casualty & Construction

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CASUALTY & CONSTRUCTION



When it comes to underwriting effective liability products, we know the ropes.

It takes a flexible and tailored approach to write for niche and complicated classes of business. Our Casualty & Construction division is renowned for creativity and expertise when it comes to serving unique markets; our underwriters relish the opportunity to quote for challenging risks, crafting a package of cover to meet client requirements. We continually look for ways to build on solid foundations, with our in-house developed products being frequently reviewed and refreshed.

Our Casualty & Construction offering provides liability cover and associated covers for tradesman, contracting and construction businesses, landowners and much more, and is available via our quick-to-quote portal, Qtrade.

With support from some of the best A rated capacity in the industry, we are always looking for reasons to write new and existing business.





## STAYING FOCUSED ON THE ROAD

**PAUL HUMPHRIES**

Head of Underwriting Operations -  
Motor

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### MOTOR



For many years brokers have trusted our underwriters to take the wheel when it comes to providing comprehensive cover to the niche commercial motor sector.

An ever-evolving market demands robust and reliable products that speak to the needs of the industry and are backed by A rated capacity. With expertise spanning more than two decades, we understand the intricate needs of your commercial motor clients; we are constantly driving at ways to develop new insurance solutions and enhance our existing offering. A risk-based focus allows our motor division to help broker partners win and retain business for the long run.

A range of specialist commercial motor products are available, including single vehicle and fleets for taxi and executive, including chauffeurs, funeral, and wedding cars, and a unique day driver scheme for day-time only drivers; single courier, motor trade (road risks), truck mini fleet and taxi liability.

We are committed to supporting our broker partners with specialist solutions, quality service and A rated capacity.



BUILT TO LAST

**DUNCAN SCOTT**

Head of Underwriting Operations -  
Property & Package

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#### PROPERTY & PACKAGE



With open access to a team of empowered experts, discover an underwriter-led proposition that feels like home.

Providing a quality service is something we do well. Brokers enjoy close relationships with our underwriters, who are dedicated to bringing exclusive policy wordings to the market based on the specific requirements of the niche sectors we operate in. With a thorough understanding of the risks that face the property class, we are well-equipped to help you deliver effective solutions to your clients.

Offering an underwriter led approach to trading allows us to focus on providing comprehensive insurance solutions to property owners, charities, not-for-profits and faith-based organisations, recruitment companies, and micro companies and SMEs across a range of sectors.

Under delegated authority from a range of A rated insurers, our Property & Package underwriting teams are devoted to helping brokers win and retain business in a challenging market.



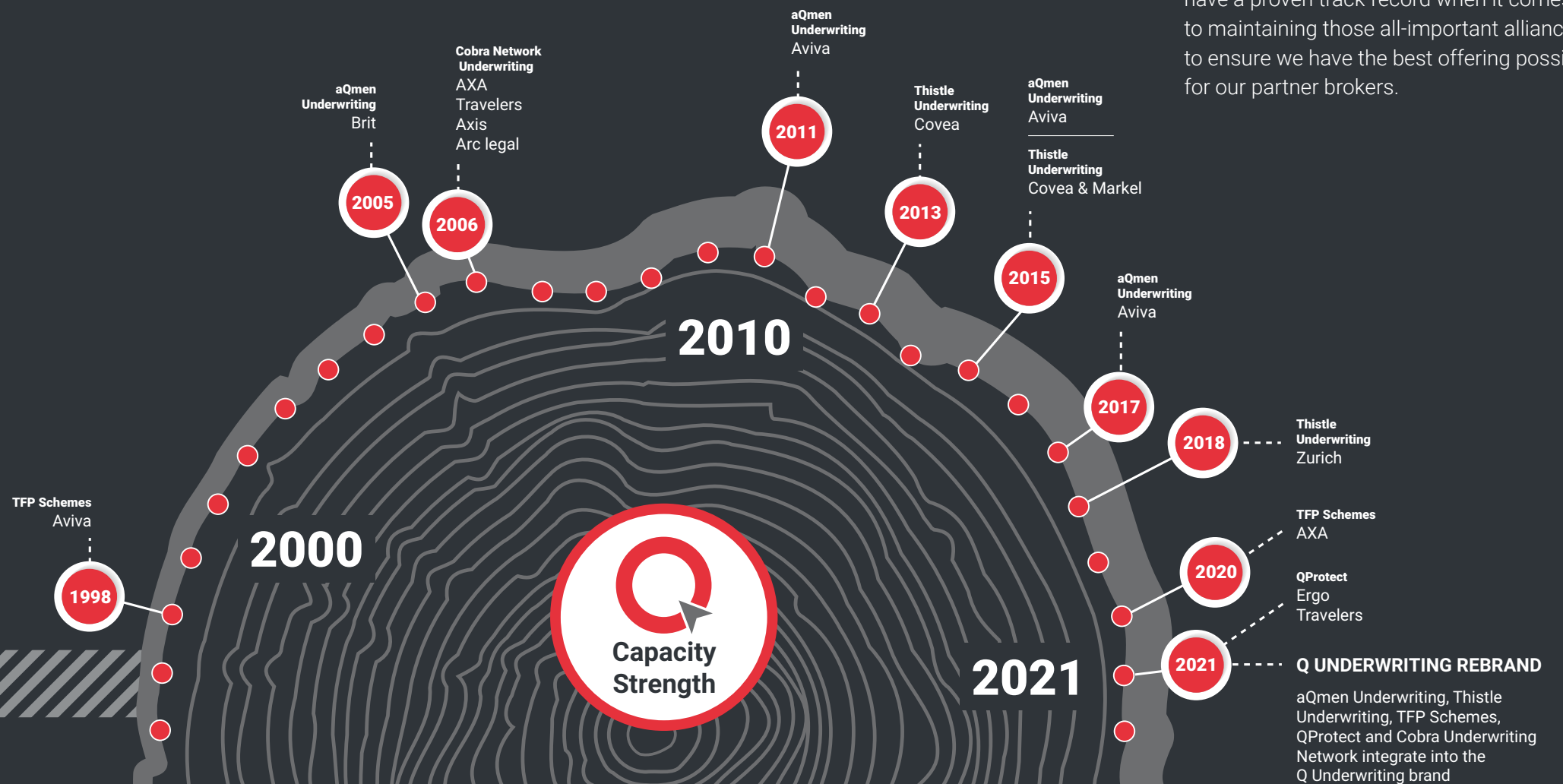
## CAPACITY

A true test of any insurance policy is the quality of its insurer.

Capacity is the root of our business. We know the relationships we have with our partner insurers are imperative in the future success of our business. Each year, we write more than £100m of premium under delegated underwriting authority from several of the most well-known A rated insurers; something we have been doing for more than 20 years.

As a robust and reliable partner for both insurers and brokers alike, we hold multiyear deals with our capacity providers because we deliver excellent long-term results time after time.

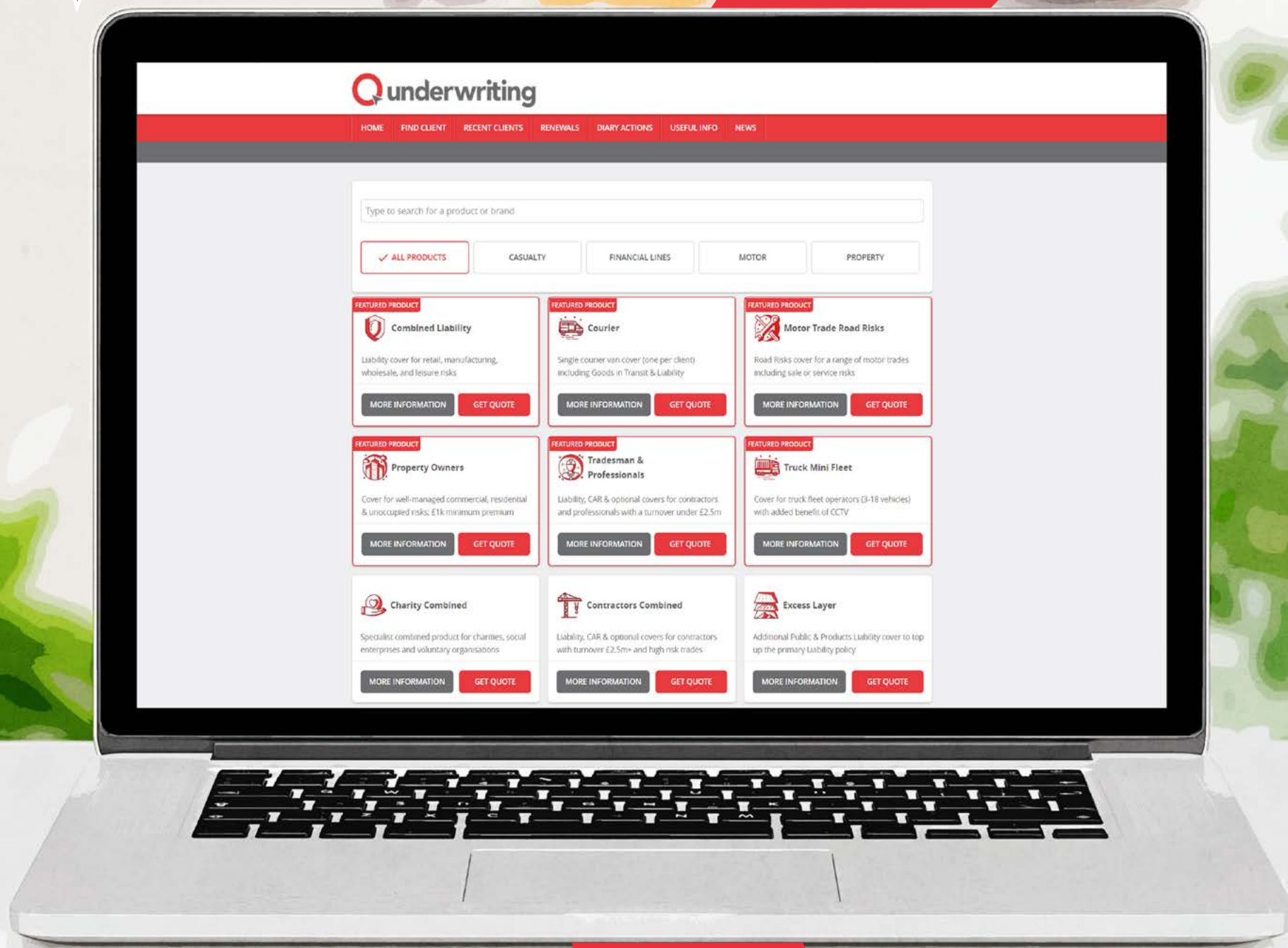
Our leadership teams are always looking to build meaningful, long-term relationships with the best insurers in the business, and have a proven track-record when it comes to maintaining those all-important alliances to ensure we have the best offering possible for our partner brokers.







## EFFORTLESS ETRADE



## QTRADE

### Making broking easier with the best of both worlds.

Qtrade is your broker portal that brings together all of Q Underwriting's specialist commercial insurance products. You can quote-and-buy on many of our Casualty and Motor products, but for non-etrade products, you can still submit your quotation request through Qtrade. It is truly a one-stop shop for our broker partners.

Powered by Acturis, it is a reliable and intuitive system, backed up by a dedicated Agency Support team. Should you have any queries, you can always speak to your usual underwriting contact or email [Qtrade@Qunderwriting.com](mailto:Qtrade@Qunderwriting.com).

To find out more and request your account, visit [www.Qunderwriting.com/Qtrade](http://www.Qunderwriting.com/Qtrade).





## PARTNERING FOR SUCCESS

### ABOUT Q UNDERWRITING

## Niche commercial lines products delivered with a specialist touch.

Q Underwriting is a robust and reliable partner for brokers and insurers. Backed by some of the world's leading private equity firms, we write over £100m premium under delegated underwriting authority from a carefully selected group of A rated, key partner insurers. Our dedicated team of over 150 people support a nationwide network of brokers.

We launched in 2019 as home for some of the market's best-known niche commercial underwriting brands, including Thistle Underwriting, TFP Schemes and aQmen Underwriting. In 2021, we brought these brands together under the Q Underwriting name to simplify our offering and allow all our broker partners to benefit from an award-winning MGA with over 30 specialist commercial products, all backed by A rated capacity.



## Contacts



### Contact our team for further information:

#### CASUALTY & CONSTRUCTION

##### STUART MORRIS

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#### PROPERTY & PACKAGE

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#### MOTOR

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Motor



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#### BROKER DEVELOPMENT TEAM

##### BROKER DEVELOPMENT TEAM

Business Development Executive Team



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## You can have your cake and eat it.

You can have your cake and eat it. **Tick me** if you require more information on the following insurance products:

### The Q Underwriting “Rest Assured” checklist:



Tick me

#### Casualty & Construction:

Combined Liability

Excess Liability Combined

Tradesman & Professionals

Contractors Combined

Land & Property  
Owners Liability

#### Motor:

Courier

Taxi & Executive

Taxi Fleet

Motor Trade Road Risks

Taxi & Executive Liability

Truck Mini Fleet

#### Property & Package:

Charity Combined

Property Owners

Recruitment Combined

Faith Combined

Once completed, please share your checklist with your sales representative or underwriter.

*Partnering for Success*

**underwriting**

