

financial security

When you place your risk with Lloyd's, you can be confident that valid claims will be paid no matter their scale or complexity. We are able to make this commitment because of the strength of the central fund, a contingency that pays claims in the rare instance of a syndicate becoming insolvent. The central fund is an important part of the Chain of Security, a three tier capital structure supporting all policies underwritten in the Lloyd's market.

Chain of Security

Link One Syndicate
Level Assets

£52.9bn

Link Two Members'
Funds at Lloyd's

£27.6bn

Link Three
Central Assets

£4.37bn

Financial Strengths

Standard & Poor's:
A+ (Strong)

A+

Fitch Ratings:
AA- (Very Strong)

AA-

A.M. Best:
A (Excellent)

A

BRIT



Brit is the 3rd largest syndicate in Lloyd's



Gross written Premium: US \$2,293m



Group Capital Ratio: 128.4%



Brit is 100% of Lloyd's Security for Brit Global Specialty USA Placements



USA Claims Loss Funds Distributed by Vitesse eBanking Platform



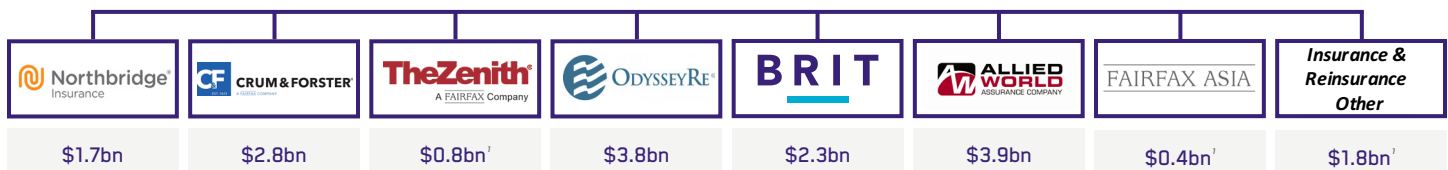
Brit Global Specialty USA Claims are processed in the USA



Brit's Parent Company Fairfax Financial Holdings – provides Brit with the best of both worlds: a strong and stable base for long-term growth, combined with the freedom to pursue our own identity, philosophy and ambitions.

Brit as part of the Fairfax Group

\$17.5 Billion in Gross Premiums Written (2019)



¹2018 figure

\$70.51bn

total assets held by Fairfax (2019: \$64.4m)

\$13.1bn

common shareholders equity (2019: \$11.8bn)