



Underwriting Philosophy

Executive Risk Insurance Services utilises a unique underwriting process which stands us apart from all other insurance writers. We do not use a matrix (industry, asset size, revenues and employees) to rate a risk.

We have created a Board Effectiveness Evaluator (for public and private companies) that uses proprietary ranked questions to evaluate board effectiveness, corporate governance and executive compensation exposure.

Based on both governance assessment and quantitative underwriting considerations, our underwriting specialists can help to increase the value of the executive risk investment by providing well-rated products, 100% underwritten by certain underwriters at Lloyd's, with superior coverage at cost-effective pricing. A policy from Executive Risk Insurance Services is a meaningful reflection of risk and, as such, acts to further educate board members and trustees about the personal risks they bear.