

Technically inspiring

Providing an unrivalled and growing range of insurance services, claims and technology solutions across the globe.



We deliver better results for the world of insurance with our specialist technical expertise, powerful technology and customised client solutions



Our services and solutions support every stage of the insurance lifecycle and every aspect of the insurance operating model, across all major commercial insurance lines.

We serve a diversified international customer base that includes national and international insurance companies, mutuals, captives, MGAs, Lloyd's syndicates and reinsurers, along with brokers, distributors and corporate insureds.

Insurance is essential for successful international commerce. It provides the financial security businesses need to trade goods, make capital investments, protect their workforces and shield their assets.

Charles Taylor provides an unrivalled and growing range of insurance services, claims and technology solutions across the globe, with a specialism in complex situations requiring distinctive technical expertise and technology. Working with clients, we aim to build long-term relationships spanning multiple value-creating solutions.

Every minute of every day, the Charles Taylor team works diligently around the world to overcome the challenges our clients face.

Remarkable history...

Our company dates back to 1884, when a group of ship owners set up The Standard Club, a mutual insurance association. A trusted coal merchant, Charles Taylor, was appointed to oversee the funds and manage their claims. His astute management paved the way for future expansion.

While our Group capabilities are now much broader, the culture of service excellence and long-term partnership that results from managing a major mutual insurer permeates everything that we do.

Today, our clients benefit from the unique breadth, technical excellence and global reach of our award-winning services and solutions. We handle claims from end to end, establish and manage insurers, and implement technology solutions the world over.

Our team is dedicated to solving the challenges your business faces. Whether you want to deploy insurance capital profitably, build and retain customer relationships, manage claims programmes and complex losses, deliver digital transformation or meet the regulatory challenge, at Charles Taylor, you'll find the expertise and resources to help you deliver.

Three core capabilities. 100% insurance-focused

Our unique range of professional services and technology solutions support every stage of the insurance lifecycle and every aspect of the insurance operating model. We work 24/7 across the globe, helping our clients meet their customers' needs.

Our strength lies in our ability to bring together the skills and expertise of people across the whole of our organisation to deliver the best possible outcomes to our clients.

Charles Taylor Claims Solutions

Charles Taylor Claims Solutions manages specialist claims, adjusts complex losses, offers 24/7 medical assistance and provides expert technical services. We deliver better results for our clients by combining technical claims expertise, efficient processes and effective technology.

Charles Taylor InsureTech

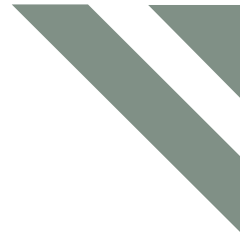
Charles Taylor InsureTech, our insurance technology business, offers a suite of SaaS solutions for insurers, brokers, MGAs and insurance-related affinity businesses, which drive client performance and deliver a great end customer experience.

Charles Taylor Insurance Management

Charles Taylor Insurance Management works with its clients as long-term partners, managing insurance programmes and entities from end to end.

Across these services, we handle all major commercial insurance lines, including **marine, aviation, natural resources, property, casualty, technical and special risks**. We also handle the more technical aspects of personal lines, along with life and health insurance.

Why choose Charles Taylor?



We use our specialist technical expertise, powerful technology, customised client solutions and global reach to deliver better results for the world of insurance.



Specialist expertise

Our unmatched depth of specialist expertise, from loss adjusters to forensic accountants, helps the global insurance market to address its challenges.



Powerful technology

Our powerful technology helps our clients improve their customers' experience from start to finish.



Trusted partnerships

Through our trusted partnerships model, we build long-term, personal relationships with clients based on trust and cooperation.



Global reach

Thanks to our global reach, our clients can access our services wherever they are in the world, whenever they need us.

Offering exceptional professional expertise

At Charles Taylor, we truly believe that the key to our growth and success is our people.

We bring together teams of professional insurance experts to resolve the most complex insurance matters worldwide. Many of our staff hold advanced professional qualifications and our senior people offer superior technical knowledge gained through many years of practical experience.

Our teams have a wide range of professional and business skills and include:

- Accountants
- Actuaries
- Auditors
- Average adjusters
- Business transformation managers
- Claims handlers
- Company secretaries
- Compliance officers
- Construction project experts
- Delegated authority experts
- Doctors
- Forensic accountants
- Fraud assessors
- Information security experts
- Investment managers
- Life insurance administrators
- Lloyd's market operators
- Loss adjusters
- Loss prevention experts
- Marine surveyors
- Marketeers
- Offshore engineers
- Operations managers
- Project managers
- Physical security experts
- Property surveyors
- Project managers
- Regulatory lawyers
- Reinsurance managers
- Risk engineers
- Run-off managers
- Supply chain specialists
- Technology developers
- Underwriters

Claims Solutions

We understand the causes and impact of losses, improve claims outcomes, and reduce clients' risks.

At Charles Taylor, more than a century of technical knowledge combined with a forward-thinking, innovative approach and the latest technology ensures the smartest way of working.

From loss adjusting to the end-to-end management of claims programmes, we work at pace while always ensuring meticulous attention to detail.

Our claims handling expertise spans the marine, aviation, natural resources, property and casualty, special risks and general insurance sectors.

Whether it's a medical emergency, cyber-crime, terrorism or an environmental disaster, we can help our clients to meet their challenges.



Loss adjusting

Focusing on commercial losses and claims across all major lines and geographies, many of which are large and complex in nature. We are a recognised global leader in adjusting aviation, natural resources, marine, property, casualty, technical and special risks insurance claims.



Third party administration

Our 24/7 third-party claims administration service spans the full claims life cycle, from first notification of loss to claims resolution. Expert claims handling is supplemented with easy-to-understand analytics and reporting to meet the goals of our clients across all the main commercial lines.



Assistance

Delivering 24-hour multilingual medical and security assistance, travel risk management, and travel and health claims solutions.



Technical Services

A complete range of technical services to support claims programmes, from safety and cost containment services to pre-risk, engineering, surveying and technology solutions.

Charles Taylor in action

Transforming our clients' claims experience

Moor & South owns San Francisco's iconic Pier 39 at Fisherman's Wharf and operates the ferries carrying tourists to Alcatraz and thousands of commuters to work every day. The business has complex workers' compensation insurance requirements with different staff roles covered by multiple rules and regulations.

This led to a complex matrix of claims from employees injured at work. Previously, Moor & South had employed numerous claims-handling suppliers – each with a different specialism. This resulted in an inconsistent approach, no consolidated claims data and uncontrolled claims costs.

When Moor & South hired Charles Taylor to put in place a comprehensive claims programme management solution, our in-depth knowledge and expertise in all the insurance areas transformed their claims experience.

Improving outcomes – one claim at a time



InsureTech

Insurance-specific SaaS solutions to drive client outperformance and great end-customer experience

Charles Taylor InsureTech uses powerful technology to deliver customer-driven outcomes and help global insurance businesses drive change through the delivery of market-leading SaaS solutions.

Over 150 insurers, brokers and London market participants, together with Lloyd's, trust us to streamline their operations while offering a superior digital customer experience. Our software handles more than £10bn worth of insurance premia and claims, as well as over 100m documents, every year.

**“86% of CEOs in the insurance industry believe that technology will completely reshape competition in the industry or have a significant impact over the next five years”.
(Source: PwC)**

A unique combination of services and technological capabilities

Charles Taylor InsureTech delivers connected technology solutions for customers in the insurance value chain. There are three interlinked elements to this proposition that enable insurers to Digitise, Migrate and Optimise their operations – customers can buy just one, or any combination of the three.

InHub – a new, cloud-based SaaS capability hub and integration framework.

Legacy Modernisation Services – we can futureproof your technology stack by migrating it to our managed cloud environment.

Integrated Insurance Services – InHub is connected with Charles Taylor's internal processing platforms, to provide customers with business process outsourcing solutions.

Charles Taylor in action

Transforming delegated authority reporting

The Lloyd's market underwrites around £9 billion of premium each year through delegated underwriting arrangements - including through more than 4,000 managing general agents (MGAs).

Until recently, MGAs sent risk, premium and claims data to insurers using a wide range of different reports which required manual processing, were prone to human error, and took weeks to become visible to the carrier. Charles Taylor InsureTech was appointed by Lloyd's to provide a solution. We implemented DA SATS powered by Tide, to transform the way data are submitted to the market.

Our innovative solution, Tide, takes information from disparate, legacy platforms into a centralised, cloud-based platform which uses advanced machine learning to process, standardise and validate data against binder rules at source – without the need for insurer intervention.

100% of managing agents have signed-up for DA SATS - powered by Tide. This demonstrates how easy and effective Tide is to use. Insurers now have instant access to the data they need to manage their delegated authority business effectively.

Look at insurance differently

Insurance Management



The end-to-end management of insurance programmes and processes on a long-term partnership basis

From the very first mutual Charles Taylor managed in 1884, to the many companies, mutuals, captives and associations in our portfolio today, our 100% focus on insurance is unwavering.

Our services cover every aspect of long-term operations, including underwriting, claims management, technology solutions and corporate governance.

We understand the challenges our clients face, including the need to unlock new growth opportunities while meeting regulatory requirements.



Your long-term insurance partners



Mutual insurance management

We have the knowledge and expertise to support and manage mutual insurers across the globe.



Captive management

For our clients to self-insure their business risks, we can design and establish a tailored captive insurance vehicle to meet their needs, from segregated cells to stand alone captives.



Life management

We specialise in administering international life insurance companies and provide a full management service. We are experienced in consolidating insurers and books of business. If you have a life insurer or book of life business no longer core to your strategy, we can provide long-term management, keeping your promise of service excellence to your policyholders.

We have provided insurance management services to mutual organisations for over 130 years, which means we have the knowledge and expertise to establish new mutual insurance companies, or provide support to established insurance vehicles in a flexible and cost-effective way.

Our Values

Here at Charles Taylor, we work as a team, taking ownership of our actions and holding colleagues accountable for theirs. We are collaborative and compassionate, and we constantly learn and adapt. Above all, we act with integrity.



INTEGRITY We do the right thing

At all times, we act with responsibility and respect. We exceed performance expectations and strive for excellence, for both colleagues and clients. We constantly develop our reputation for integrity and specialist knowledge.



COLLABORATION We are one

We are unique but united in our work. We celebrate all cultures, backgrounds and experiences, and the contribution they make to our organisation. And we know we work better together.



CARE We are compassionate and human

We are approachable and genuinely interested in others. Our compassion creates an environment where people feel comfortable being themselves and perform at their best. By caring about our people, clients and communities, we continually build a better future.



AGILITY We learn, evolve and adapt quickly

We anticipate, prepare for, and adapt to change; it's how we stay competitive. Our clients and colleagues trust us to deliver, and we take that seriously. Our tenacity helps us overcome obstacles and deliver the exceptional.



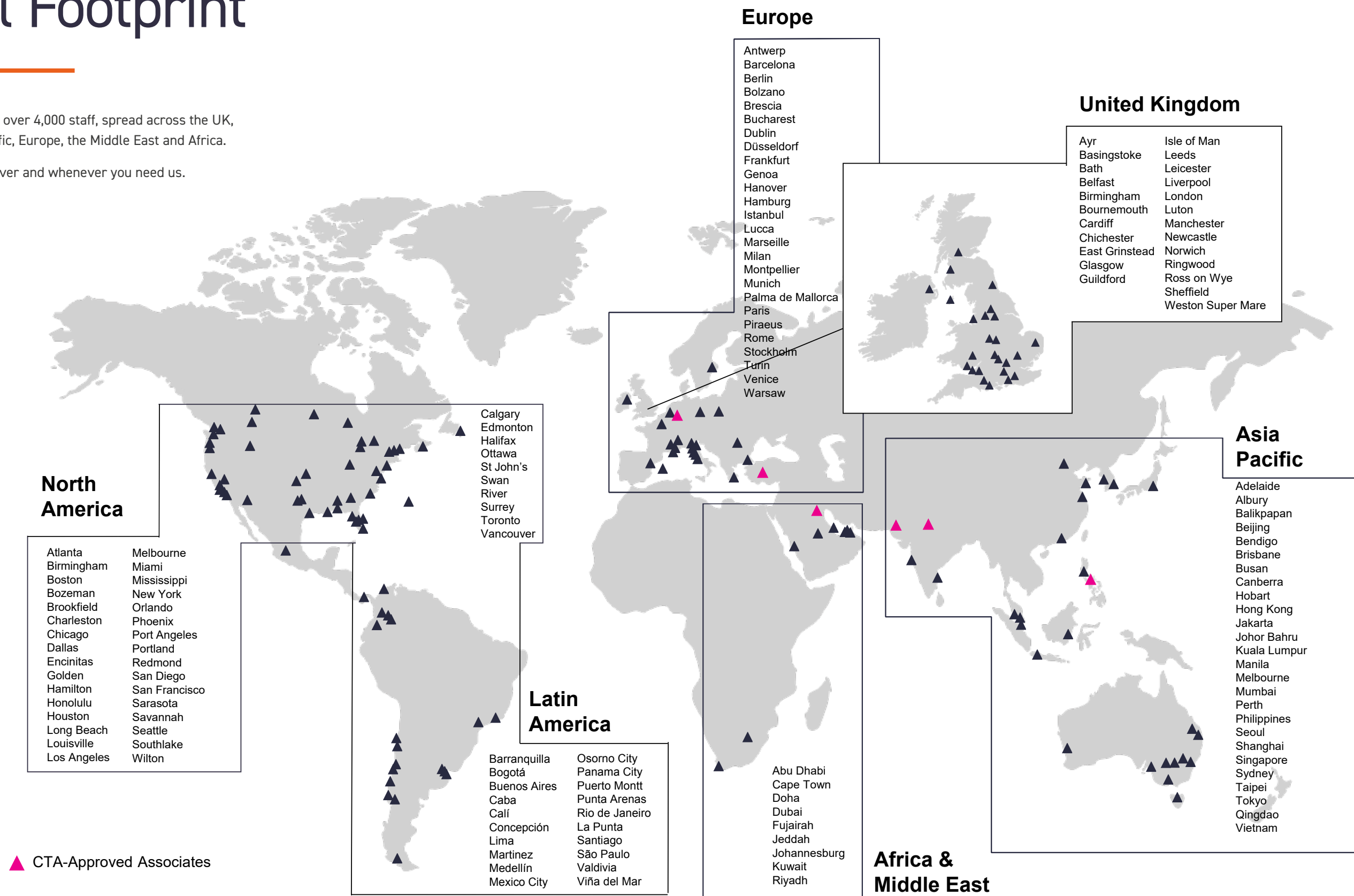
ACCOUNTABILITY We take ownership and responsibility

We all have a role to play in Charles Taylor's growth and overall success. This means we hold each other accountable for our performance. And we take responsibility.

Global Footprint

Charles Taylor employs over 4,000 staff, spread across the UK, the Americas, Asia Pacific, Europe, the Middle East and Africa.

We are available wherever and whenever you need us.





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Regions

Americas, UK, Europe, Africa,
Middle East & Asia Pacific