

The Global Network:

# Bespoke insurance solutions for multinational companies



# Local expertise with global capabilities

For multinational organisations, there's no such thing as a one-size-fits-all insurance product. Identifying, organising, and delivering local insurance policies to meet their unique needs comes with a host of challenges. There's a wide spectrum of risks and regulations to factor in. In this environment, businesses need a global insurance programme that can help simplify the protection of all their local entities into a single-sourced programme.

## That's where RSA's Global Network comes in.

A team of experts with the global reach and local expertise to both coordinate multinationals' requirements for each country or region and tailor products that meet their global coverage and compliance requirements.

Our flexible approach to coverage enables us to respond swiftly to the bespoke requests and complex scenarios that define many of these multinationals' insurance needs.

With comprehensive knowledge and experience of dealing with local markets, regulations, territorial practices and tax issues, our Global Network helps provide the security and peace of mind multinationals need.

# What is the Global Network?

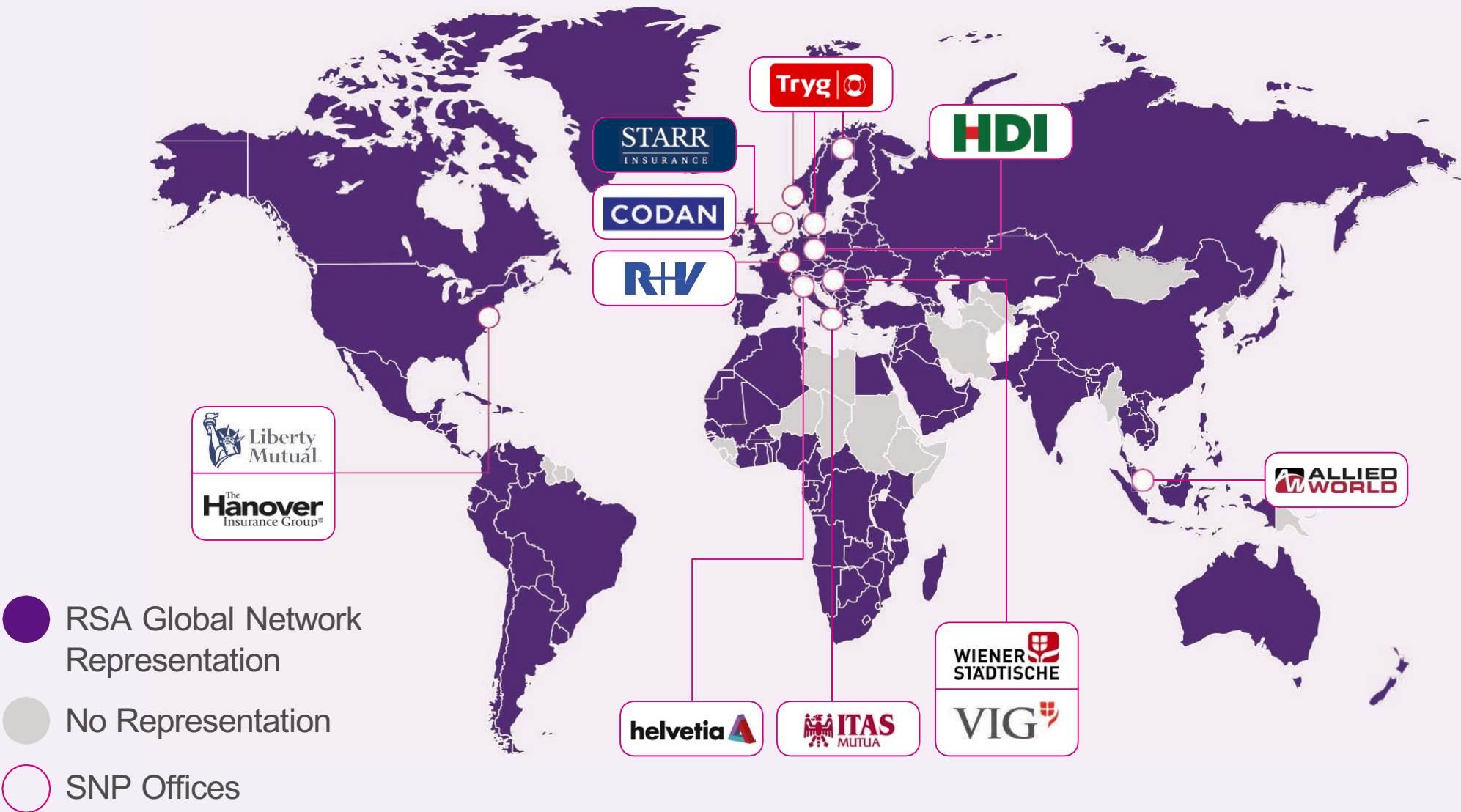
RSA's extensive and wide-reaching Global Network supports customers in over 150 territories with local expertise via 130 Global Network partners. With deep experience of dealing with local markets, regulations, territorial practices, and tax issues, our team is well equipped to help deliver the security and peace of mind you need.

We pride ourselves in building trusted relationships with brokers and customers, ensuring that they'll always have the right people, teams, and expertise to meet their requirements. Our dedicated team aims to be communicative, proactive in their engagement and responsive to requests.

As part of Intact Financial Corporation, it's this scale—alongside our long-established network of partners—that enables us to truly understand and meet the insurance needs of large, risk-managed, and specialist businesses worldwide.



# An overview of the Global Network



In 2024

  
**2,921**  
Multinational customer service

  
**15,700**  
Policies issued

  
**£332.4m**  
Annual premium written

  
**3,154**  
Claims settled

# Supporting customers in over 150 territories via 130 global network partners

## 8 Intact and RSA Offices



## 12 strategic network partner producing officers (another insurer using our network)

- The RSA Global Network facilitates how we do business worldwide operating a mix of centrally controlled RSA owned offices and network partners
- It simplifies multinational insurance programmes by arranging local policies around the world for multinational clients with global assets working to guaranteed service level agreements.

# Global breadth, local depth

RSA operates a network partnership model that is centrally managed by the UK-based Global Network team. Whilst we offer extensive local expertise across the world, our UK-based Global Network team remains at the heart of our operating model.

Working closely with our wider teams—such as customer management, claims and risk consulting—this team of dedicated case handlers and insurance experts manage our customers’ programmes end-to-end through a single hub. It means that we’re able to write risks for some of the world’s largest corporations, whilst keeping many business processes within the UK.

We maintain a close working relationship with our partners, who have a deep and expert view on compliance and local regulatory aspects of writing business in their territories. It’s this powerful combination of technical knowledge, understanding of local exposures and the ability to underwrite large corporate clients that enables us to deliver extensive, compliant solutions for clients across multiple territories.

# The right product, for every customer, at the right price

At RSA, we know how to create the right insurance product for organisations of all industries and sizes. With access to a wide range of industry experts—from marine and renewable energy to construction and rail—we’re well equipped to handle the varied needs of different businesses.

For international and multinational operations, our Global Network team works closely with our UK Specialty Lines team to deliver coverage that fits their unique requirements. These custom-built solutions are based on a deep understanding of these organisations’ needs and designed to provide cover against a range of eventualities.

Leveraging advanced data analytics, in-house risk consultancy experts and loss-prevention strategies enable us to optimise solutions to each multinational organisation.

# What sets us apart from other networks



## Dedicated Client Services team

With dedicated case handlers and regular partner engagement, our clients can be confident that fast, effective assistance is on hand.



## Single location team

Our dedicated UK-based team delivers flexible and agile global coverage.



## Large program support

Flexible network that supports captives and large program structures once an appropriate placement team structure is established.



## Global IP

Our up-to-date technology infrastructure supports clear, effective communication and delivery.



## Carefully-chosen partners

We aim to pick one of the top five insurers in each country we work within, so we draw upon only the best, regardless of location.



## Trusted by international insurers

12 other major insurers have opted to use our multinational infrastructure over our competitors when their global clients require local policies.



## Central Accounting Unit

Understanding and managing transactions, controls premiums and claims cash flow across the network.



## Part of Intact

Under Intact Financial Corporation, we’re part of a leading provider of property and casualty insurance, with a proven track record of industry outperformance.



## Single reinsurance route

Our centralised reinsurance model delivers a straightforward reinsurance process, where you don’t have to worry about the details.

# Our team supporting you

The power and reach of our Global Network is drawn from knowledgeable people and a rich history of successful collaboration. Our team embodies our Specialty Lines proposition: opening up a world of specialists and delivering tailored solutions via experts in their field. Their deep technical and operational knowledge is supplemented by extensive risk management and claims expertise.

Our Central Accounting Unit controls premiums and claims cash flow across the network through our single reinsurance route. They ensure cash is moving compliantly and avoid unreasonable delays to claims settlements or premium payments.

# Local expertise. Global capabilities.

Our Specialty Lines team plays a large role within our multinational offerings. Together we bring a vast range of expert knowledge to bear, with a proposition that’s defined by five key pillars:

- 1

High-quality people and expertise
- 2

Deep understanding of the people and businesses they work with
- 3

Actionable risk insights
- 4

A flexible mindset to find solutions
- 5

Personal and responsive communication.

Together, our teams work to assess risk and formulate an understanding of practices and dealings, views on risk appetite, objective and ethos. Once this is achieved, we collaborate with brokers and customers to create in-depth product offerings that aim to ensure lasting protection. Regardless of location or need, our team of dedicated insurance experts combines global coordination with local knowledge.

# Your team



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How the

# Global Network and UK Specialty Lines teams work together

Running a multinational organisation comes with a multitude of complications. It means that finding the right coverage often presents a host of unique challenges. That's why our Global Network works closely with our Specialty Lines team. From specialist underwriting and litigation to compliance advice and proactive risk management strategy—they represent a breadth of expertise.

Working in tandem with our network of partners, they use their knowledge and experience to coordinate requirements from country to region. Together, they structure and custom-build insurance solutions that help to protect multinationals' global operations.



# Global complexity. Local rules. We make them simple.

## UK Specialty Lines



### We're extensive

We provide bespoke insurance solutions, a personalised service and industry-leading capabilities to help protect businesses and provide stability in today's ever-changing professional landscapes. We have cross-class deep risk consulting expertise and access to a multinational network.



### We understand risks

We work closely with you and your clients to gain a true understanding of every business we help support and protect. Our risk consultants help shape and deliver effective strategies that identify and mitigate risk, preventing potential corporate loss and damage.



### We help build resilience and stability

Our localised and industry-specific underwriting and customer management teams offer advice on increasing business resilience and building the right solutions for different needs.

## Global Network



### We're global

Through our huge Global Network, we understand local rules and regulations. We have long-held experience in the challenging world of serving multinational businesses and we're well accustomed to dealing with local markets and regulations, territorial practices and tax issues.



### We find the right solutions

Our technical knowledge, understanding of local exposures and ability to underwrite large corporate clients allows us to put in place compliant and extensive solutions for your clients across multiple territories.



### We strive to be seamless and simple with every transaction

RSA operations are executed through a single central UK model, with up-to-date technology allowing swift money movement around the globe.

## Assured handling of multinational claims

Multinational organisations need a consistent, high-quality, global approach to claims servicing with local market expertise. We believe that global claims are best handled in their country of origin, so our claims service is delivered locally by our established network of trusted claims agents and adjusters to agreed service standards.

All of our network offices have delegated authority to handle claims up to an agreed financial threshold or complexity before referral to our UK-based central Complex Claims experts. A Claims Account Manager will be appointed, if required, to work collaboratively with all stakeholders.

By operating a centrally-controlled policy and claims tracking through our dedicated Information Platform, we can monitor every single transaction and the progress of claims. We aim to record claims within 24 hours of local notification, ensuring early advice of a notification and oversight.

Additionally, we are able to consider interim payments when requested by customers in large-loss scenarios.

For more information, please refer to:

[Claims | RSA Insurance](#)

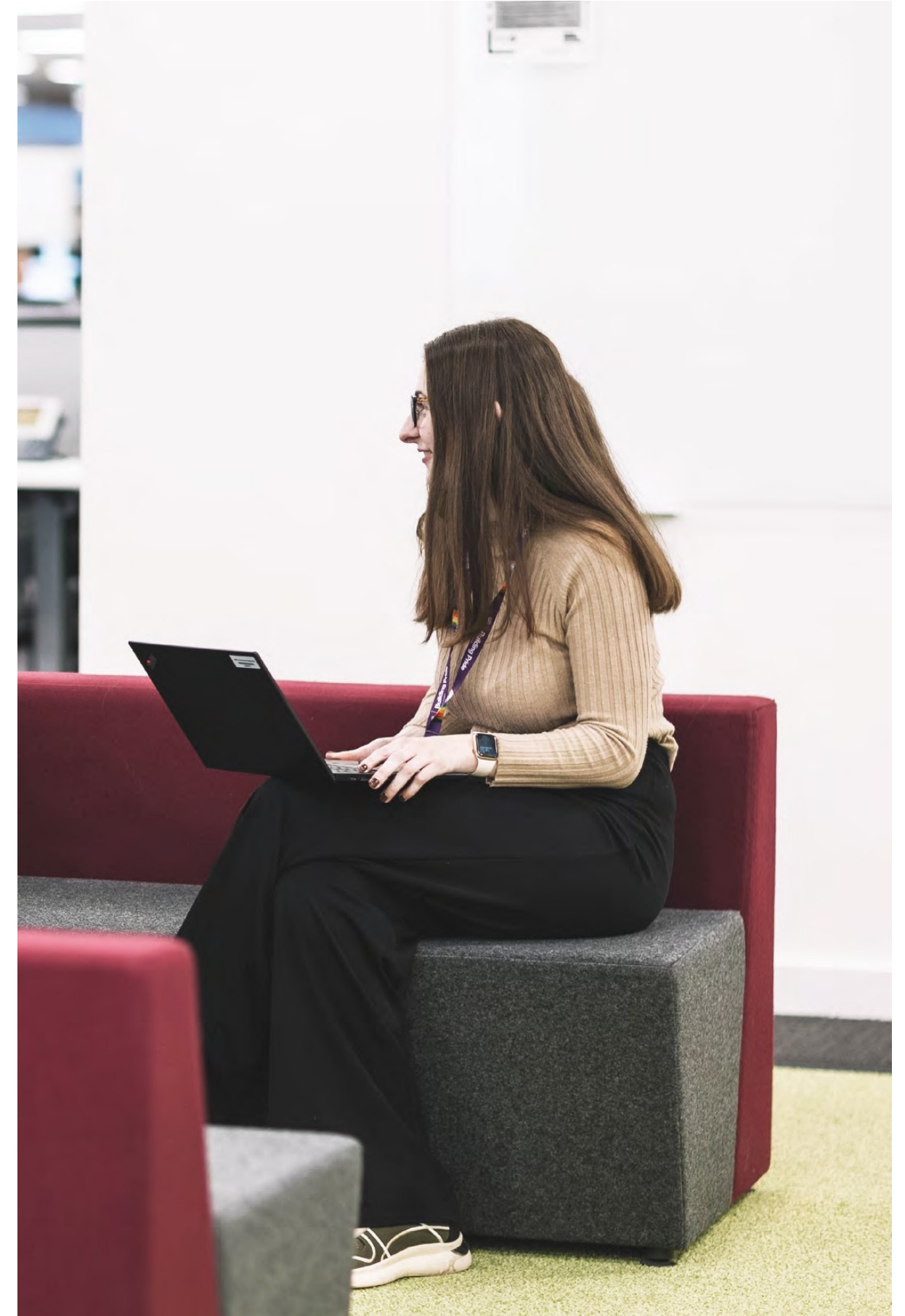
## Our approach to managing captives

We can grant delegated claims-handling authority to captives (almost always to a TPA on the captive's behalf) for claims that fall within the limits retained on the captive's own account.

We will seek to put in place a Claims Handling Agreement that sets out our requirements for this arrangement. For example:

- The right to audit claims files and review the claims handling methodology employed on delegated claims
- Trigger points for RSA taking over claims
- Reimbursement approaches
- Frequency of meetings to discuss aggregate erosion.

We pride ourselves on the speed at which we can move cash around the world. On captive accounts, we're able to pay the captive quickly following confirmation that premiums have been paid locally. We have such confidence in our network that, in order to pay the captive, we don't need to wait for the local office to transfer the premium to us. We'll make the payment even before we receive the premium from the local office.





## A partnership approach to Risk Management

We firmly believe that most losses are preventable, and organisations are looking for ways in which to identify and manage risks before they negatively affect their business activities, finances or reputation.

To meet both present and future challenges to businesses, we've built a highly respected Risk Consulting team, with risk engineers and loss prevention professionals from a broad range of backgrounds. RSA customers are able to utilise our combined expertise, knowledge and experience to help manage their risks in an evolving insurance landscape.

The Risk Consulting team is empowered to define, implement and manage the general risk management programme consistently (including site surveying), across an entire portfolio, whilst complementing existing risk management strategies.



### Our main focus is on:

- Providing expert knowledge to help you over the long term
- Developing partnerships so you have easy access to support
- Implementing solutions designed to handle the challenges of the future, which are grounded in reality
- Ensuring you work with experts in the field.



### Providing support on:

- Sophisticated risk mapping (Geo-Risk) covering flood, crime, arson, storm and subsidence risks
- Property and liability protection
- Health & safety consultancy and safeguarding
- Topical risk management guidance
- Business continuity and crisis management support
- Specialist risk management partner solutions.

# Our Client Services team

When you're building coverage that spans industries and continents, a consistent touchpoint for communication is essential. From the UK to a global programme, our UK-based Client Services team work hand-in-hand with our underwriting, claims and Global Network teams to ensure our customers and brokers have the right products and services at their fingertips.



## Expert support

The Client Services team provides vital support to a variety of RSA departments. Their strong relationships with internal teams and our partners worldwide play a key part in ensuring global programmes are delivered smoothly—regardless of their size or complexity.

Their in-depth analysis of regulatory requirements helps ensure our customers have compliant global programmes. They also support our UK Specialty Lines team by collating information pre-renewal, enabling effective underwriting.

They're also responsible for owning the execution of post-renewal service delivery. They help to ensure documentation is issued on time, premiums are processed, and our internal claims teams have a good understanding of the programme structure.

Delivering high quality outcomes is of the upmost importance to us, our service teams are supported by our dedicated technical team who provide robust training and quality assurance.

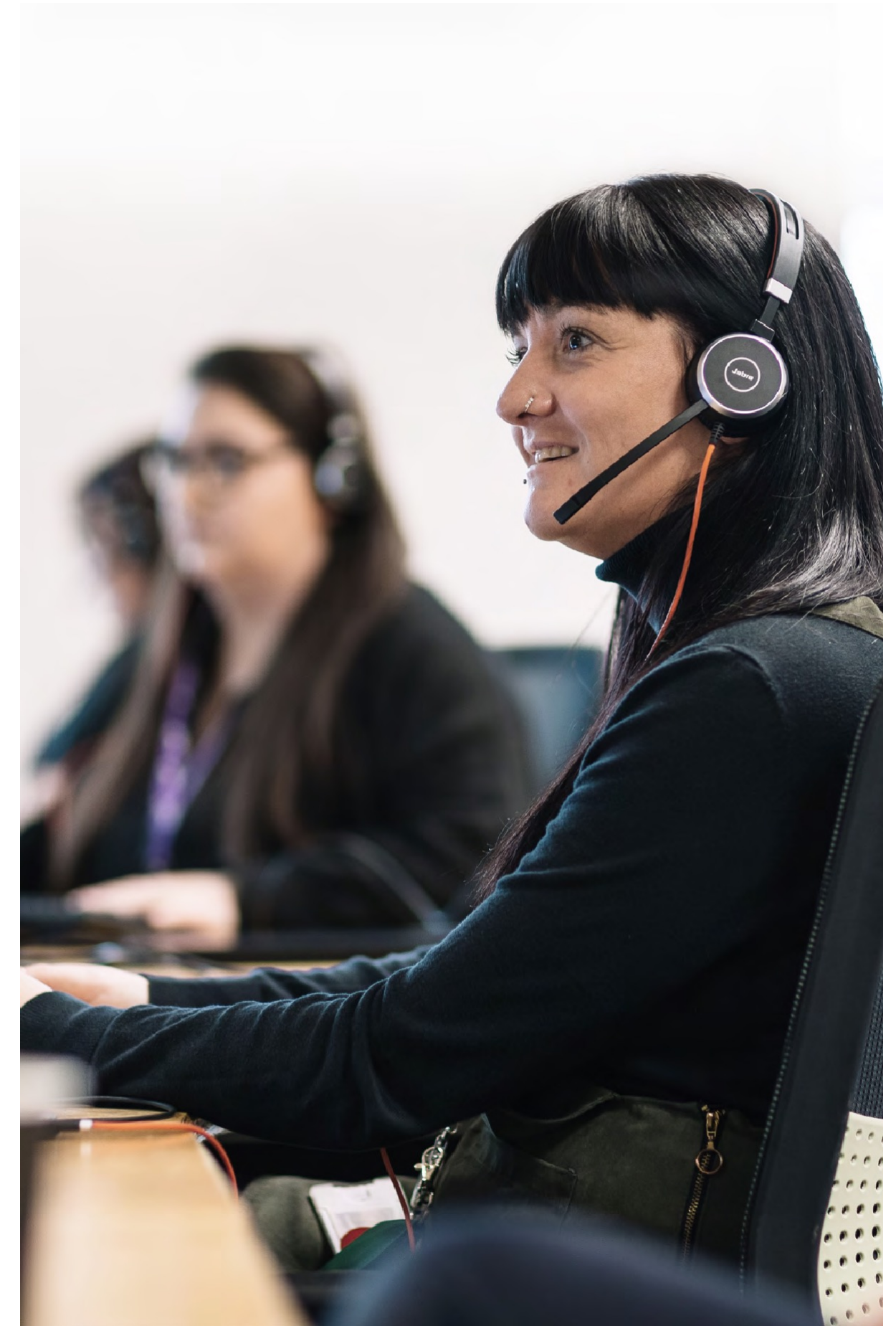
## Dedicated teams

Within our multinational offerings, our Client Services team works on a dedicated case ownership basis. It means you'll know that your point of contact has a truly in-depth knowledge of your unique needs. It's an understanding that can be invaluable for ensuring programmes remain compliant. For example, they will proactively advise where cash before cover is applicable and work with the broker and servicing office — ensuring that funds for cover are in place when they're needed.

Their direct relationships with both the Global Network team and servicing offices worldwide enable the smooth placement of local policies and prompt escalation when it's needed.

They'll also work in partnership with central brokers to supplement their extensive knowledge of local regulations to solve any queries and help execute the placement of local policies.

Finally, they're always focused on building and elevating relationships with network partners. It's this commitment to excellence that enables us to deliver the best possible service for our customers.



# Intact and RSA

Intact Financial Corporation is a leading Property & Casualty (P&C) insurer, with a Global Specialty Lines business that spans more than 20 verticals across four distinct markets — the USA, Canada, the UK and Europe. With access to more than 70% of the Global Specialty Lines market, Intact can write business in more than 150 territories.



# Our values and purpose guide us

Our values guide our decision making, keep us grounded and help us to outperform. They are key to our success. Our purpose is to help people, businesses, and society prosper in good times and be resilient in bad times.



## Integrity

- Be honest, open and fair
- Set high standards
- Stand up for what is right



## Respect

- Be kind
- See diversity as a strength
- Be inclusive and collaborate



## Customer-driven

- Listen to our customers
- Make it easy, find solutions
- Deliver second-to-none experiences



## Excellence

- Act with discipline and drive to outperform
- Embrace change, improve every day
- Celebrate success, yet remain humble



## Generosity

- Help others
- Protect the environment
- Make our communities more resilient

# Our objectives



# Our commitment to Social Impact

In today's society, change is a constant. Communities need to be able to withstand shocks and be resilient in the face of unexpected challenges. Helping is core to our strategy and building resilience is central to Intact's purpose to help people, businesses, and society prosper in good times and be resilient in bad times.

## Building resilient communities

Building resilience means helping society and our customers adapt to the impacts of climate change and making sure that people are not left behind and have opportunities to grow. The focus of our work in building resilient communities is in three dimensions of impact:

- 1 Climate resilience
- 2 Economic resilience
- 3 Community well-being

## Key highlights

Intact has invested \$25 million into 100 climate adaptation projects over a 13 year period. This includes partnerships with several leading organisations. In 2022, Intact launched its five-part Climate Strategy, including a commitment to achieve Net Zero by 2050 and halve our operations emissions by 2030.

RSA has updated its Low Carbon Policy, reinforcing its commitment to contributing to efforts that reduce carbon emissions and accelerate the transition to a low carbon future. By 2030, 75% of RSA's underwriting portfolio for energy production is targeted to be low carbon.

In the UK, RSA is partnering with The Wildlife Trusts to support natural flood management techniques, focusing on practical actions to build community resilience to increasingly severe weather events. They also work with Landscape Enterprise Networks: focusing on organising the buying and selling of nature-based solutions to improve water quality, sequester carbon, enhance biodiversity, and promote more resilient land management.

Intact founded the Intact Centre for Climate Adaptation in partnership with the University of Waterloo in 2015, an applied research institute providing practical resources to help people, communities and businesses adapt to the impacts of flooding, wildfire and extreme heat. In 2022, Intact launched a new 5-year, \$8million partnership with the Nature Conservancy of Canada focused on conserving and harnessing the adaptation and carbon capture power of wetlands.





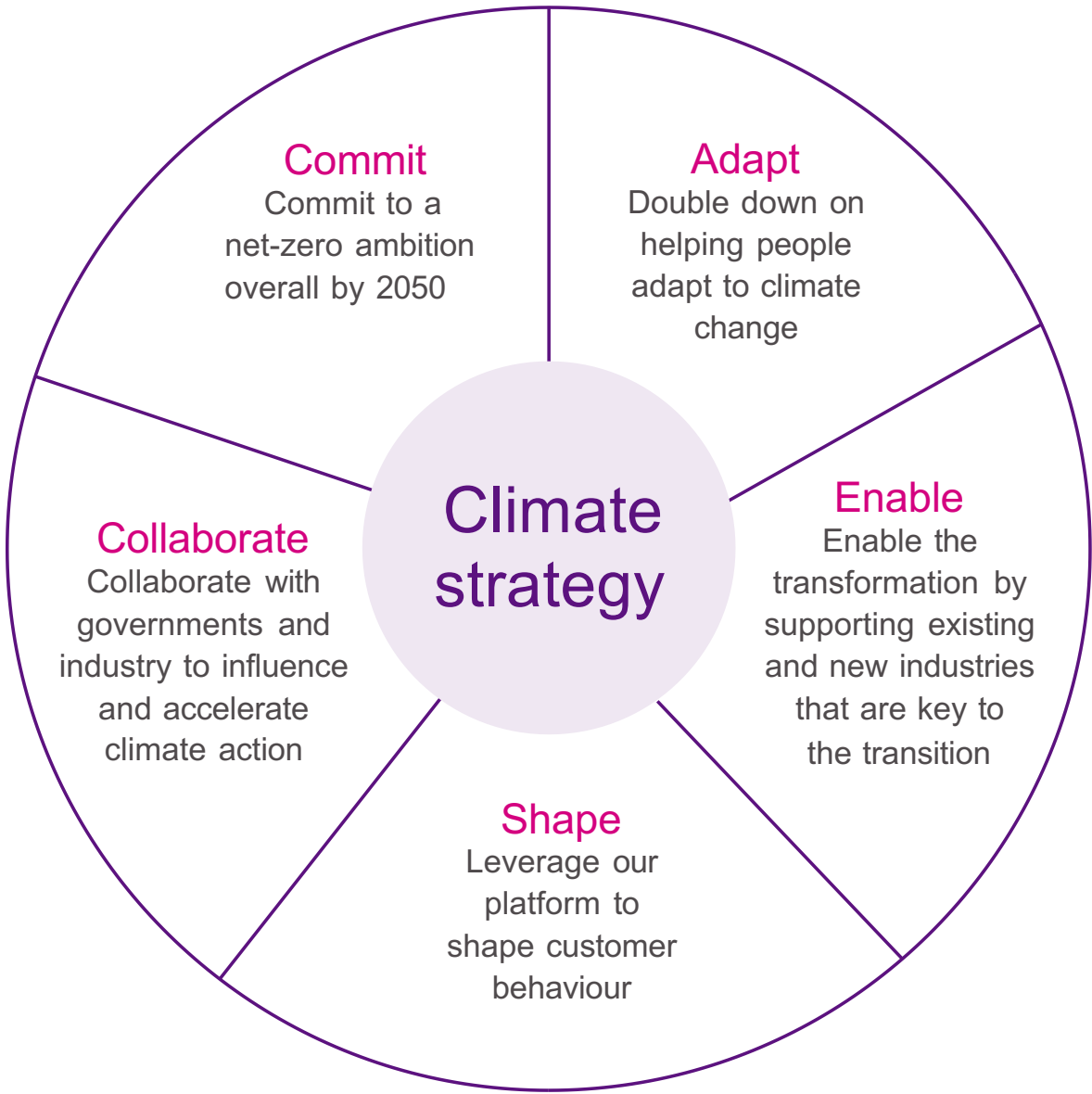
# Climate strategy

Intact has been on the front lines with customers for more than a decade, as they feel the increasing impacts of severe weather.

The five pillars of our climate transition strategy leverage our strengths and expertise to help people, businesses and society manage the risks in their transition to a sustainable future.

You can view our reports, policies, and learn more about our key ESG priorities through our website:

[Contact UsNet Zero – ESG Performance and Disclosure | RSA Insurance](#)





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