

Property
**Bringing the world
to our clients**

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HDI

PROPERTY

Protecting your physical assets.

We are an industrial insurer of truly global scope and experience.

or all that we live in the 'digital age' it remains critical for companies to protect their physical assets and manage the financial implications of potential interruptions to their business and their value creation. Business has become more complex and more globally interrelated, in areas such as manufacturing processes and supply chain.

With its proud history as an industrial insurer of truly global scope and experience, HDI is well positioned to offer material damage and business interruption solutions to clients ranging from global corporates to middle market international and domestic companies, backed by strong financial ratings and the highest level of technical expertise.

Risk appetite to lead

We have the capability to underwrite and to lead complex risks in our target industry segments. Given our large PML underwriting capacity and decision making autonomy, we facilitate the placement of large risks in the market.

Our clients are likely to be risk aware, understanding and operating within the principles of risk management, taking a proactive approach to risk control and not just looking for risk transfer.

What makes us different?

- We are a global insurer created for industry by industry, with over 100 years' experience of operating in industrial and commercial insurance
- We rank among the largest Property lead capacity providers in the market. Clients can rely on the financial performance of HDI, as an industrial insurer, within the financially well-resourced Talanx Group
- We have strong expertise and an appetite to handle technically challenging and complex risks. We underwrite each risk on its merits
- Our underwriters are empowered with high levels of decision making authority, enabling us to deliver quick and effective decisions
- Flexibility to find solutions to clients' coverage issues
- Our claims expertise is aligned with our philosophy of pragmatism, accuracy and fairness

- Highly experienced risk engineering specialists in our target industry segments
- We are committed to long-term insurance partnerships with clients, offering consistency of capacity, cover and pricing.

Target industry segments

With our unique history and experience in the industrial sector, our focus is on manufacturing industries. We specifically target the following segments where we can deliver our expertise:

- Automotive
- Chemicals
- Energy – Onshore
- Electro technical and electronic products
- Refinery
- Food and Beverages
- Glass and Ceramics
- Pharmaceuticals
- Plastics
- Power Utilities
- Technology
- Telecommunication

Product attributes

- We can adopt the client's current wording or develop tailored wordings
- Flexible policy limits to meet the client's needs
- Nominated loss adjusters
- Client is reimbursed for claims preparation costs.



Global Network

HDI is able to offer fronting services for clients in over 130 territories worldwide. Combined with our lead capabilities, our global network delivers extensive global reach for brokers and clients. The controlling office is the decision maker on risks in all countries in the programme, including US risks. We are licensed in all 50 US states, plus Washington D.C. and Puerto Rico.

Understanding local needs and regulation enables us to be flexible in the design of the programme structure. Our compliance approach is tailored to the client and non-prescriptive. Staff in our local offices are highly qualified to give quick response and informed support to the client's local operations.

Territories written

ASEAN and worldwide for International Programs through our global network.

Claims

Our highly experienced claims team works closely with our underwriters to provide a fast and efficient claims handling service. Our philosophy is to be always approachable

and available to our clients and their advisors. We use our industry and client specific knowledge in all claims handling. We adopt a collaborative and constructive approach, operating with sensitivity to the client's business circumstances.

Clearly stated and pre-loss protocols and claims procedures are agreed up-front. Where we engage experts to assist in the adjustment of the loss we will explain their roles and manage their activities so the process is transparent and geared to our overall goal to achieve a fair resolution of the claim. In a broader perspective we seek to minimise the impact of a loss on the client's business and to preserve their reputation.

Risk engineering

Our Singapore team is part of a global network of over 170 engineers, and has many years of professional experience with specialisms in chemicals; fire engineering; breakdown in machinery and boiler.

With group access to industry knowledge and fire protection standards worldwide, we provide a pragmatic approach to risk control.

Contact us for more details

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