



# Accident & Health

With Talbot you, and your customers, have access to **high quality portfolio underwriting**.

Professionally, personally and financially, the loss of, or injury to, an individual can be devastating to both the organisation they work for and their loved ones.

Talbot's Accident and Health (A&H) insurance is focused on providing cover for **groups and individuals** against **accidental death**, permanent or temporary **disability and medical expenses** caused by accident & sickness, providing the **peace of mind** companies and people require in their hour of need.

## Key words and prompts

### Why Talbot

### How Talbot adds value

### What this means for customers

#### Customer first philosophy with a claims focus.

- Service levels are paramount to Talbot's business model.
- Dedicated claims team, experienced in dealing with complex and high-profile cases.

- High quality service, with quick turnaround times, and regular updates on progress.
- Claims are managed by highly experienced professionals, efficiently and with a high degree of care and sensitivity.

#### Data driven underwriting philosophy and portfolio management

- High quality data and analytics powering the portfolio view, leading to improved results.
- Expertise managing a wide ranging and diversified portfolio.

- Talbot have a sound understanding of what 'works – and does not' from an underwriting and risk perspective, providing tailored cover that is right for each customer.
- A clear picture of the type of risk we want to underwrite allowing quick decision making.
- Helps build a strong reputation based on integrity, giving peace of mind as you are dealing with experts in the Accident and Health market.

### About Talbot

Formed in 1990, Talbot Underwriting Limited is the managing agent of Syndicate 1183 at Lloyd's of London. Syndicate 1183 underwrites a number of classes of business including war and terrorism, energy, marine, financial lines, cyber, transport, political risk, crisis management, kidnap & ransom, contingency, property and treaty reinsurance. Talbot is part of the AIG Group.

Talbot has offices in London, Asia Pacific and the United States.



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