



ALTA SIGNA



# Alta Signa SPAIN

DACH

FRANCE

SPAIN

ITALY

BENELUX

[www.altasigna.com](http://www.altasigna.com)

# Who are we?



Alta Signa is a Managing General Agent active within the EEA region. We have been operational since 2019 and our European headquarters are located in Brussels, Belgium. We have offices in:

 DACH

 France

 Spain

 Italy

 Benelux

As a Managing Underwriting Agency, Alta Signa is mandated by a panel of A-rated insurers to accept, on their behalf, specialty insurance risks for policyholders domiciled within the European Economic Area, Monaco and Switzerland.

Through long term underwriting and claims services agreements, we represent established global insurers who have no physical local or regional presence in the EEA region. Our insurance partners do not manage their own European underwriting operations for our chosen lines of specialty business. They instead rely on Alta Signa's local market knowledge and technical underwriting expertise for the EEA region.

For EEA domiciled insurance brokers, Alta Signa offers access to a broad panel of insurers. This aggregated insurance capacity helps brokers realise placement efficiencies.

## OUR PANEL OF INSURERS INCLUDE:



Alta Signa uses the EU Freedom of Establishment rights and is both registered in Belgium and regulated by the Belgian Financial Services and Markets Authority (FSMA). The Belgian Company has established branch offices in seven European countries, including Austria, France, Germany, Italy, Spain, Switzerland, and The Netherlands.





Alta Signa is majority owned by SiriusPoint, a NYSE listed insurer with a global footprint. Its founding members continue to own a minority interest in the Company.

## What are our long-term goals?

**Alta Signa is committed to the broker distribution model.** One of our core missions is to be close to our brokers and their clients. We serve our insurance brokers and policyholders locally in their native languages. Our local expertise means we can respect local business practices and meet country specific legal frameworks.

**Alta Signa is an underwriting company.** Simultaneously, we take a consistent pan-European underwriting approach to secure the composition of specialty insurance portfolios that are sustainable across the volatile specialty insurance cycle.

**Alta Signa is a data-driven company.** We also strive to create – through the application of various technologies – a data-rich company environment. The ultimate goal is to use data analytics for all decision-making.

**Alta Signa is a service and expense driven company.** To maximise the speed of client services and internal productivity, we digitalise the Company's workflows. This strategic priority of ours allows us to deliver a high quality of service at a competitive price.

# How will we execute these goals?

Our business goals are executed through a **matrix management structure** which has two dimensions: branch managers and their local underwriting teams servicing their domestic brokers, and pan-European underwriting managers setting the risk appetite, pricing, coverage and portfolio management parameters by line of business.




## Product Management

		Financial + Professional Lines and Cyber European Head of Underwriting - FIN-PRO & CYBER				Marine Branch Manager - Italy & Head of Marine	
		Management Liability Senior Underwriter - Financial Lines	Financial Institutions D&O & FI Manager	Professional Indemnity Branch Manager France	Cyber Security Technical Head Cyber	Hull & Yacht Head of Technical Underwriting for Hull and Yachts	Cargo Cargo Underwriting Manager
Distribution Management Head of Distribution	Benelux Branch Manager Benelux	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team		
	DACH Region Branch Manager DACH	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team		
	France Branch Manager France	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team		
	Italy Branch Manager Italy				Local Underwriting Team		
	Spain Branch Manager Spain	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team	Local Underwriting Team		


# What type of specialty lines of business does Alta Signa service?

Alta Signa underwrites the following Financial and Professional Lines business:

OPEN PRODUCT FACTSHEETS ↓

 **Directors and Officers' Liability**

 **Professional Indemnity**

 **Crime**

 **Cyber Security**

For a variety of client segments including:

**Commercial Companies**

**Financial Institutions**

 **Manufacturing**

 **Banks**

 **Professional Services**

 **(Re-)insurance Companies**

 **Asset Managers**

The majority of business is made up of excess placements for medium to large sized companies and financial institutions.

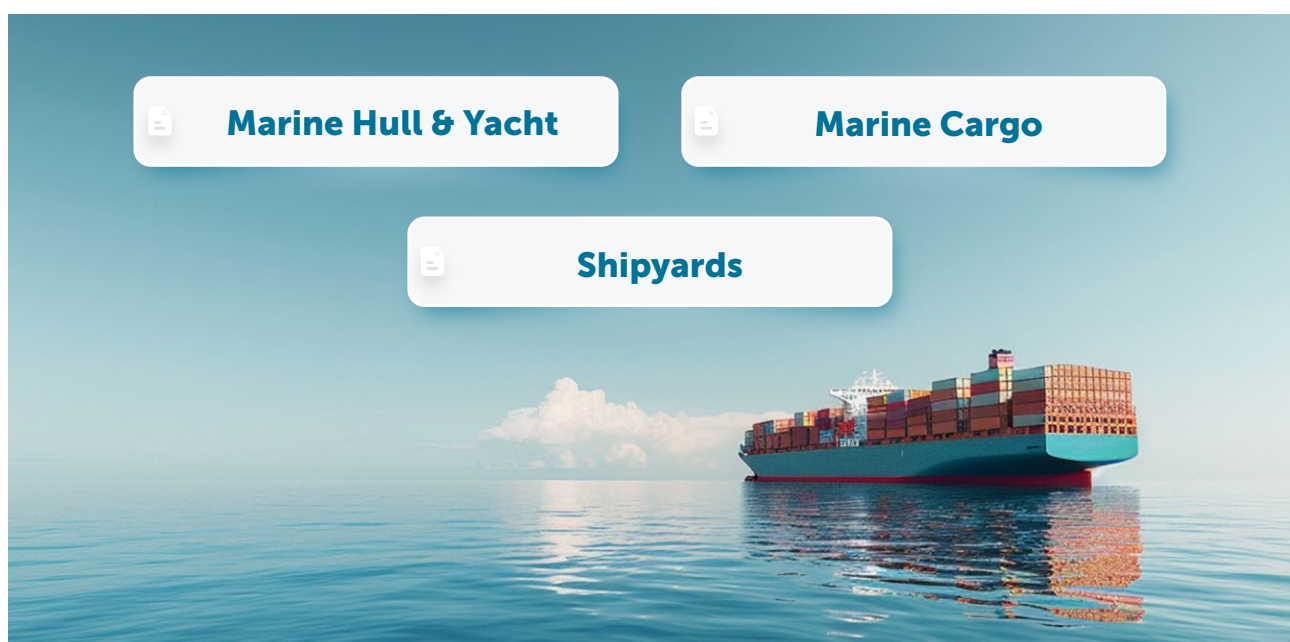
We underwrite primary business for small-to-medium sized enterprises with a preference to target specific client or product segments that are underserved. Today, we offer combined product solutions for client segments such as Technology and Asset Management. We will consider on a primary basis difficult-to-place risks that require strong technical underwriting expertise.

We underwrite on an individual risk basis with no automatic sub-delegation of our underwriting authorities.

To a large extent we are product agnostic. Our ambition is to develop any specialty line where we can add value, whether because of a temporary market dislocation between supply and demand or because of an emerging insurance need that lacks an adequate risk transfer solution.

We want to avoid entering market or product segments that are highly saturated and characterised by low entry barriers in terms of specialist underwriting expertise. We want to remain underwriting specialists at all times.

More recently we launched the underwriting of  **Marine** business for the following core lines of business:





## How do we handle our claims?

Claims handling is a client focused process for Alta Signa. Rather than taking over a claim, our claims handlers aim to respond quickly to claims' notices and assist the broker and client. Broker and client communication and support throughout the claims handling process are therefore deemed critical.

Our claims handlers have specialist product expertise and strong legal and loss adjustment knowledge, and will service brokers and clients in their native languages. They are empowered by our insurers to make fast decisions.

Alta Signa will always aim to act in good faith and honour the intent of the insurance policy. The team will operate in a non-adversarial manner and seek speedy resolutions.

To assist with our goals and future growth, we are in the process of building a claims database that can be deployed for broker and customer education, predictive analytics, risk pricing and the setting of pre-loss risk appetite parameters.



# What are our corporate values?

## THE ALTA SIGNA TEAM



At Alta Signa we hold ourselves to the highest standards of conduct.

### **COLLABORATION:**

We work as a team, seek different opinions and are open to debate. We act in the interest of all stakeholders with our insurer and broker partners being at the forefront of our minds.

### **ENTREPRENEURSHIP:**

We take risks and are not afraid to take ownership of our decisions. We seek actions and strive to both deliver and demonstrate high performance in all we do.

### **INTEGRITY:**

We are fair and open in our business dealings and act as trusted trading partners.



## HOW TO CONTACT US?



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