



Making the financial 'A' grade

Since school days, getting an A grade has always been the goal. From getting picked by the football or netball A team captain to achieving an A grade in GCSE Maths and English – both were critical to academic and sporting prowess.

In insurance the goal is an AM Best A rating. We are conditioned to aim high and work harder to be the best.

AM Best to be exact.

But getting an A rating is only part of the picture. It doesn't tell the full story of all your achievements – at school – or professionally.

An A grade doesn't rate your dedication or determination. It doesn't grade your people or mentoring qualities. It doesn't explain your appetite for product innovation and business growth. It doesn't communicate that 90% of your team may be Cert CII, Dip CII or ACII or that your business is ABI accredited.

An A grade won't tell your full story.



Irwell

INSURANCE COMPANY LIMITED

Some things are better together



Insurance may be a numbers business built around risk but it's also a people business. It's an industry founded on respectful relationships and long-lasting partnerships. And that's what we do well.

With over 30 years' experience already under our belts, we're here for the long-haul.

Committed to long-term partnerships, not just policies

Aside from our extensive legal expenses and liability insurance experience, we prioritise building long-term relationships based on integrity, trust and valued partnerships.

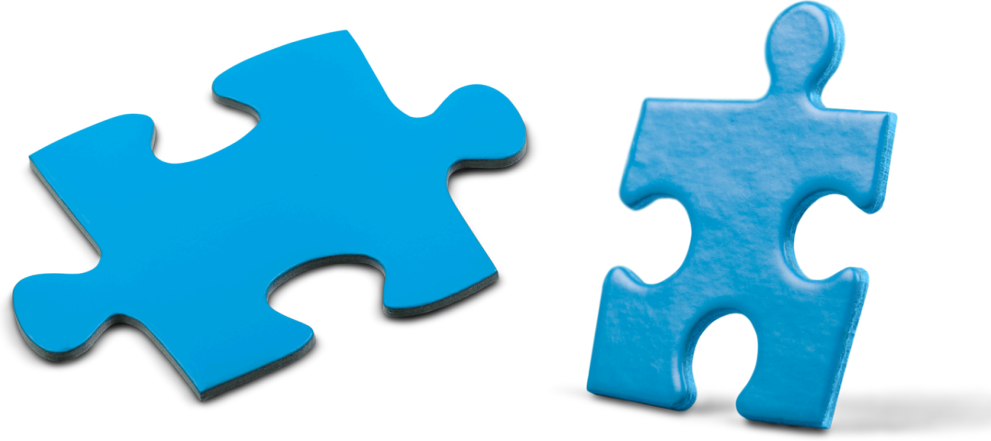
With a meticulous, friendly approach and in-depth knowledge, we deliver underwriting solutions that safeguard businesses in complex risk and regulated environments.

We believe that partnerships are built on mutual trust, complementary strengths and a shared commitment to raising industry standards.



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Specialist businesses need **specialist partners**

Together, we can deliver solutions that combine flexibility, innovation, security and service, tailored to specialist markets and emerging business risks.

If you need insurance for a niche, high-risk or non-standard business you need the personal touch and professional approach when it comes to protecting it.

You need the reassurance that someone (not algorithms) with years of experience in mitigating business risk has your back. You need common sense, pragmatic judgement and strong partnerships.

That's what you get partnering with Irwell Insurance.



Financial forecast.

Irwell destined for growth.

You also need the reassurance that you are collaborating with a partner with a track record of positive operating performance, a strong balance sheet strength and an **AM Best Financial Strength Rating (FSR) stable and a Positive Long-Term Issuer Credit Rating (ICR).**

That's what Irwell can offer.

And with an **AM Best Financial Strength Rating B++ Good (FSR)**, we're always going to work that little bit harder until we get that A grade!

We understand that you need to work with the right insurer for the right risks. Sometimes that's an A rated insurer – sometimes it's a B++.

We always work hard to provide insurance that makes the grade.

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