

# COVERHOLDERS





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### Lloyd's, but local

Risk knows no boundaries, and neither should expert protection against those risks.

Fortunately, policyholders can potentially access Lloyd's from many places around the world. We do business in more than 200 countries and territories, and are supported in numerous locations by an international network of coverholders. This means that you could enjoy all the benefits of Lloyd's underwriting expertise and claims handling, even thousands of miles away.

#### WHAT IS A COVERHOLDER?

A coverholder is a company or partnership authorised to enter into contracts of insurance, and to issue insurance documentation on behalf of one or more Lloyd's syndicates.

There are about 2,500 approved Lloyd's coverholders throughout the world. In the US, coverholders are known as managing general agents (MGAs), and in many parts of Europe they're called underwriting agents or multi-agents.

#### WHY USE A COVERHOLDER?

Coverholders can offer the best of both worlds. They have the local knowledge to fully understand your requirements, while offering access to Lloyd's specialist underwriting expertise, capital strength and brand.

Our extensive network of coverholders means that the benefits of Lloyd's expertise, innovation and security could be easier to enjoy than you think.



Find your local approved coverholder at [lloyds.com/coverholders](https://lloyds.com/coverholders).