

BLW

INSURANCE
BROKERS LTD

Connecting you to
world-class insurance
solutions in a complex world



LLOYD'S Broker

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To people thinking of working with BLW, I would say that the service is great, and their commitment to achieving positive outcomes and being able to get hold of them sets them apart in the market. I believe Brett and the team are trustworthy and honest. If a problem arises, they will let me know and typically resolve it. We have built a strong working relationship. I trust them implicitly and wouldn't want to work with anyone else.

Jonathan Blythin, Director Blythin & Brown Insurance Brokers Ltd



Who we are and how we help your business

At BLW, we pride ourselves on being your champion in the insurance market.

Managing risk has become an increasingly complex task but our approach is built upon a deep commitment to fostering **enduring relationships** with you that are built on **trust, personal service**, and **technical expertise**.

With a customer-first philosophy at our core, we take the time to understand your specific requirements, concerns, and goals. We won't pigeonhole you into a practices team, our team of seasoned professionals will apply their specialist knowledge to identify the most favourable contractual terms, ensuring you receive **world class support** and comprehensive risk transfer solutions.

We take the role of buying insurance on your behalf as a privilege and aim to do so in a way which is as smooth and stress-free as possible. You can rest assured that BLW is dedicated to being more than just a broker – we are a trusted partner, committed to **enabling your success** by facilitating vital risk transfer solutions that underpin your economic environment and empower your business to thrive.

We are a genuinely independent owner operated insurance brokerage. Our directors run the business and drive the strategy, ensuring that we can get to our clients whether they are from Land's End or John O'Groats because we have people on the ground who know the area.

Without debt obligations, we have the freedom and autonomy to allocate resources, and cash flow can be reinvested driving growth and innovation.



“We are driven by a relentless pursuit of excellence, a passion for detail, and an unwavering commitment to understanding our clients’ unique needs.

With us, you have a team of experts in your corner, dedicated to delivering tailored solutions.”

Brett Sainty, CEO.



BLW Insurance Brokers Limited • Market Square Chambers • Rochford • Essex • SS4 1AL

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What we do

We advocate for you.

You are at the heart of everything we do. We take a proactive approach, advocating tirelessly on your behalf to secure the most favourable terms and comprehensive coverage. Our commitment extends beyond the initial placement – we're by your side throughout the entire lifecycle of your policy, from getting you the best terms from the right insurer, to helping you manage your risk profile. We're here to ensure you get the support you need when you need it.

We give you our expertise.

With decades of combined experience in the insurance industry, our team of specialists brings a wealth of knowledge and insights to the table. We leverage our deep understanding of niche products, sectors, and regions to provide tailored solutions that address your unique risk profile. Our expertise is your advantage, enabling us to navigate even the most complex challenges with confidence.

We show up as a team.

Collaboration is the cornerstone of our approach. We foster a culture of teamwork, both within our business and with our trusted partners. By harnessing the collective strengths of our diverse team and leveraging our extensive network, we deliver comprehensive solutions that transcend boundaries and exceed expectations.

We act with integrity.

Integrity is woven into the fabric of BLW. We take pride in our reputation for ethical conduct, transparency, and trustworthiness. Our clients' testimonials speak volumes about our commitment to delivering on our promises, time and time again.

We believe in innovation.

In an ever-changing risk landscape, we embrace innovation as a driving force. Our forward-thinking approach empowers us to anticipate emerging risks and develop cutting-edge solutions that keep our clients ahead of the curve. By fostering a culture of continuous learning and exploration, we consistently push the boundaries of what's possible.

We lead by example.

Brett and the management team collectively drives the strategy for the business, upholding the highest standards of corporate citizenship and social responsibility wherever and whenever we do business. We believe that we have a responsibility within the insurance industry to facilitate complex and challenging placements and to remember that our role includes enabling the provision of risk transfer to underpin the wider economic environment and not become a barrier to business trading and projects. We strive to be more supportive of customers and good causes whenever possible.

Why we do it

Our passion for excellence extends far beyond the realm of insurance brokerage. We are driven by a deep-rooted commitment to understanding our clients' unique needs, challenges, and aspirations, allowing us to create tailored risk management solutions that work.

Our process is meticulous, grounded in attention to detail that leaves no stone unturned. We invest the time and effort to immerse ourselves in your world, gaining an intimate understanding of your business, industry, and risk landscape. This comprehensive approach enables us to craft placement strategies that are highly specialised, and precisely designed to your unique requirements.

For us, risk management is both an art and a science, demanding equal parts expertise and creativity. Our team comprises seasoned professionals, each bringing a wealth of knowledge and experience to the table.

They are your dedicated experts, your trusted advisors, and your tireless advocates, routinely working to secure you the most favourable terms and comprehensive insurance cover.

But our commitment isn't purely transactional. We are passionate about forging enduring partnerships built on trust, transparency, and a shared vision of success. We take pride in the relationships we cultivate, and the opportunity to walk alongside our clients, and adapting our strategies to meet your demands.

Ultimately, our purpose is to empower your organisation to thrive, to conquer challenges, and to seize opportunities with confidence. We are not just brokers; we are strategic partners, dedicated to enabling your success by facilitating vital risk transfer solutions that underpin your economic environment and propel your business forward.



Sandy and his team have managed our insurance requirements for the last 35 years with professionalism and attention to detail. Their thorough understanding of how our business works allows them to provide insurance solutions, ensuring any questions we have are always dealt with quickly and helpfully.

Douglas Young, Managing Director,
William Young (Kilmarnock) Ltd



The team really understand our business and are always on hand to assist and ensure that all matters are dealt with promptly and efficiently. We can strongly recommend BLW Insurance Brokers as a trusted business partner.

Keith Maxwell, Managing Director,
Maxwells (Sunderland) Ltd

What we're good at

We believe in a different approach.

This is what sets us apart: a team of dedicated professionals, technical market expertise, and a commitment to exceeding your expectations. We go beyond simply providing insurance; we become your trusted partner, empowering your business to thrive. It's why our clients choose us, time and again.

Specialty Risks

We're never happier than when we are navigating intricate, multinational risk exposures, whether that is acting as a direct conduit and intermediary for both retail and wholesale clients or accessing Lloyd's for placement solutions.

Binders

If you need something a little more bespoke or trade-specific, look no further than our binding authorities.

We are adept at crafting and servicing profitable delegated authority programmes tailored to your trade-specific requirements.

London Market

If you need to access the London market, we act as a primary gateway into Lloyd's of London and the wider London insurance market.

Through years of relationship building, we can access a vast range of underwriting capabilities, enabling us to secure tailored cover and favorable terms for even the most complex global risk portfolios.

Commercial Insurance

From property damage and liability claims to cyber threats and business interruptions, the potential challenges are numerous and ever evolving. At BLW, we understand that navigating these complexities can be overwhelming, which is why we offer tailored commercial combined insurance solutions designed to provide you with peace of mind.

Property Insurance

Whether it's a block of flats or something more unusual like a listed property or property in probate, we can help you get the insurance cover you need.

We've been able to find insurance for risks the big three cannot place!

With strong market relationships we can find the right insurance solution for you.

Construction Insurance

The construction industry is a dynamic field, brimming with potential yet fraught with inherent risks.

We don't believe in one-size-fits-all solutions. Leveraging our deep understanding of the construction sector, we craft tailored policies that effectively transfer risk while making sure you are in control of the premiums.

What we're good at

Liability Insurance

Many businesses face situations where obtaining liability insurance can be difficult. Perhaps you have a complex risk profile, a challenging loss history, or simply require coverage outside the norm. We specialise in finding solutions for these “hard-to-place” risks. If your liability risk is a challenge for traditional insurers, we could have just the thing you're looking for.

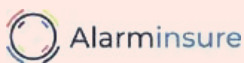
Schemes & Affinities

We understand the unique needs of brokers in the affinity and scheme space. Our mission is two-fold: to empower your business growth and ensure your clients receive exceptional insurance cover.

We're passionate about helping you thrive. Our success hinges on yours. We offer a range of resources and support tools to help you grow your business, attract new members, and achieve your strategic goals.

Trading Styles

Over the years we've used our expertise and superior trading relationships to carve out distinctive trading styles that provide unique risk management propositions for our clients. Including;



Alarminsure - Offering tailored insurance for security and electrical contractors. We understand your risks and provide comprehensive coverage satisfying leading inspectorate bodies' requirements. Enjoy generous accreditation discounts and personal service from our dedicated team of advisors, complemented by technology for enhanced efficiency.



Listed Property Owners Club Specialist Risks – We have the unique privilege of supporting the Listed Property Owners Club, and providing their members with insurance solutions. These iconic structures are living testaments to our rich history and cultural identity. By securing insurance cover for listed properties, we not only safeguard the physical structures but also ensure the continuity of their legacy for generations to come.

Insuring listed properties is vital to protecting the significant investments required for their restoration and maintenance. It also provides peace of mind for owners, enabling them to undertake crucial conservation efforts without the burden of financial risks.





Service

From your very first interaction with a BLW consultant, you'll be struck by our team's warmth, attentiveness, and passion for truly understanding your unique situation. We take the time to listen, asking insightful questions to grasp the nuances of your challenges and goals. This collaborative approach means our recommendations are meticulously tailored, creating solutions aligned with your specific risk profile and business objectives.

As we work together, you'll quickly discover that we are more than just consultants - we are partners invested in your long-term success. Our team's deep expertise spans industries and risk disciplines, allowing us to provide holistic strategies that evolve alongside your enterprise's needs. We adeptly navigate even the most complex risk landscapes, delivering clarity and confidence every step of the way.

We take pride in being a director-run independent insurance brokerage, offering our clients a rare level of accessibility and responsiveness. As a client you'll enjoy direct access to our directors, fostering an environment of open communication and seamless collaboration.

Our lines remain consistently open, ensuring a seamless flow of information, updates, and dedicated support from those at the helm. Experience a true partnership where your success is our driving force, backed by the expertise and personal engagement of our accomplished leadership team.

Claims

Seamless Claims Management: When You Need It

The moment of truth is when you need us most, so we go to great lengths to make sure when things go wrong and you need to make a claim, we get it right.

A delayed or mishandled claim settlement can leave a bitter taste in the mouth. We understand the critical importance of prompt and effective claims resolution, and you can trust us to provide quick service, quality advice and steadfast support throughout the process.

Our commitment is to handle your claims as smoothly and efficiently as possible, leveraging our strong partnerships with insurers to ensure a seamless experience. We know that the claims journey can be daunting, which is why we go the extra mile to provide personalised guidance, minimising stress and allowing you to focus on what matters most – getting back up and running as soon as possible.

Our Streamlined Claims Service for Larger Losses

We take immense pride in our ability to navigate complex claims scenarios with poise and professionalism. Our dedicated team serves as your biggest advocate, safeguarding your interests and shielding your reputation from the potential fallout of protracted or mismanaged claims.

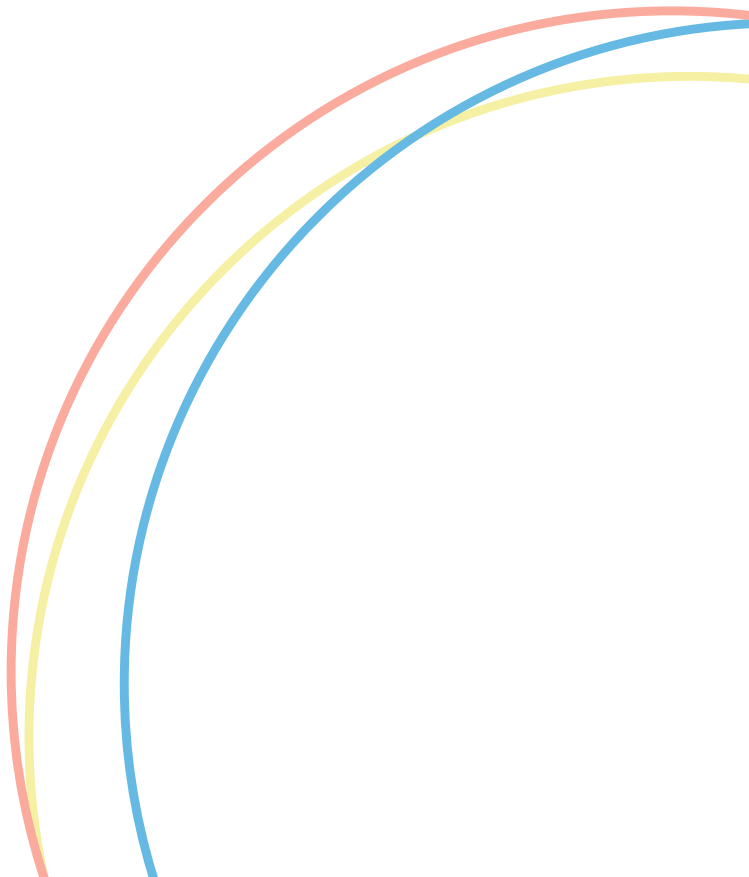
For larger losses, we swiftly appoint our nominated loss adjusters on the first day of notification. These experienced professionals act as liaisons, coordinating efforts with all parties involved in your claim. Their primary objective is to streamline the claims process, delivering regular updates and ensuring transparency every step of the way.

With our expertise and commitment to client satisfaction, you can rest assured that your claims are in capable hands, allowing you to maintain focus on fostering strong business relationships and driving your organisation's success.

About BLW Insurance Brokers

The timeline from the management buy-out by Brett and Mark to where we are today shows our journey to fully accredited Lloyd's Broker, £1m GPW growth every year since 2021.

Behind these figures are a talented team of insurance experts looking after the risk programs of over 1,000 clients from micro businesses to PLC and a select panel of handpicked broker partners where we provide access to Lloyd's and the London Insurance Market.

- 2019**
Brett joins and later acquires BLW Insurance Brokers, first established in 1971.
 - 2020**
Having acquired BLW, with Lloyd's cover holder status. The new management team advanced this to a fully accredited Lloyd's broker.
 - 2021**
The business grows from £1m to £3m GWP with 100% retention of the wholesale book.
 - 2022**
GWP grows to £4m. Security Industries Specialist Services (SISS) is acquired, which will later become Alarminsure.
 - 2023**
GWP grows to £6m through careful and highly selective recruitment the team is extended to 15 people.
 - 2024**
GWP hits £7m. Strong growth and the journey and progress continue.
 - 2025**
On track to hit £10m GWP.
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Meet the Team

If you're looking for a trusted broker to create and tailor a bespoke policy to satisfy your specific business requirements, then you've come to the right place.

Let us introduce ourselves:



Brett Sainty

Chief Executive Officer

07837 411 372

brett.sainty@blwinsurance.com

Brett Sainty CMgr FCMI is the Chief Executive Officer at BLW Insurance Brokers Limited, a registered Lloyd's broker. With over 35 years of experience in the insurance industry, Brett is dedicated to helping clients find the right cover for complex, tricky or unusual risks. From humble beginnings at age 16, he rose through the ranks at Commercial Union and Byas Mosley before establishing his own successful business in 2012. A Freeman of the City of London and Liveryman of the Worshipful Company of Insurers, Brett upholds the highest levels of corporate citizenship and social responsibility.



Mark Greenwood

Chief Finance and Operating Officer

07939 076457

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Mark Greenwood is the Chief Finance and Operating Officer at BLW Insurance Brokers, responsible for overseeing all operational matters, including finance, compliance, HR, IT, and facilities. A seasoned professional, Mark has held similar roles at Taskers, and Towergate, bringing extensive experience in strategic planning, acquisitions, and business integration.

A qualified Chartered Accountant with an MBA, Fellow of the Chartered Management Institute, and Certified NED, Mark's expertise spans financial management, governance, and leadership. Beyond his operational duties, Mark contributes to BLW's strategic direction alongside the executive team.

He values balance, prioritising family while maintaining a strong commercial focus. Mark serves as a Trustee and Chair of the Audit and Finance Committee for a special education needs academy, exemplifying his commitment to community service.



Elaine Barclay

Managing Director – Retail

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Elaine Barclay leads the Retail Division of BLW Insurance Brokers, focusing on crafting bespoke insurance programmes for our direct corporate and consumer clients.

With over 35 years in the general insurance industry, working for global brokers like Willis, Aon, and Marsh, as well as insurance companies, Elaine brings a well-rounded perspective to her role.

She is a Cert CII holder with a Diploma in Management Development from Northumbria University and has held prestigious positions such as Chairperson of the Fellowship Group in Glasgow and President of the Insurance and Actuarial Society of Glasgow. Elaine's passion lies in providing exceptional customer service and treating clients fairly.

Meet the Team



Jaimie Quill

Managing Director Wholesale

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Jaimie heads the Wholesale Division of BLW Insurance Brokers and oversees our London Market placements across the Group. He previously worked at Miles Smith as a senior broker in their international division, and has over 35 years of experience in the London market. His multifaceted role involves developing new and existing broker and insurer relationships while ensuring the smooth running of renewals and finding solutions for complex cases. With a track record of playing a pivotal role in two brokers becoming fully accredited Lloyd's brokers and growing successful binders, Jaimie demonstrates his expertise and impact in the field.

Committed to BLW's customer-focused mission, he constantly seeks new insurer partnerships to provide the best solutions for clients. Outside of work Jaimie is a keen golfer and enjoys running, and is learning to play the guitar.



Mark Gilbert

Managing Director Schemes and Affinity

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Mark Gilbert, Managing Director of the schemes and affinities business at BLW, is dedicated to developing and promoting new and existing schemes for various trade sectors and affinity groups. With extensive experience placing schemes into the Lloyds and London market since the early 1990s, Mark's knowledge has become invaluable to clients.

He successfully integrated Stafford Knight Insurance into Towergate London Market, led the group broking team, and developed the SISS brand for the alarm & security industry. Honesty is a core value for Mark, enabling him to share ideas and analyse the business constantly. Outside of work, he enjoys playing golf, which helps him practice concentration and patience, and appreciates walking and visiting the north Cornish coast.

Mark's vision is for BLW to become the largest and most successful independent Lloyds broker, and he encourages readers to get in touch for a confidential conversation about any opportunities where BLW can help.



Sandy Brownlee

Director

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Sandy is a Director at BLW with over 50 years of industry experience, and is dedicated to putting his clients' needs and welfare at the heart of his work. With a client base spanning the UK, particularly in Scotland, Sandy has built long-lasting relationships, turning many clients into personal friends.

His commitment to arranging insurance, a legally binding promises that customers can trust, aligns perfectly with BLW's mission and core values.

Outside of work, Sandy's passions include most sports, particularly football and watching his two grandchildren grow, instilling in them the values of decency and loyalty he has learned throughout his career. Sandy's vision for BLW's future is to maintain its close-knit community where colleagues always support one another. He hopes readers will recognise BLW's unwavering commitment to their clients' wellbeing and their willingness to go above and beyond in providing professional services.



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One of the key strengths of BLW is their accessibility and responsiveness; we have always been able to reach out to the decision-makers directly, who can make things happen. Their proactive approach and willingness to go the extra mile have been instrumental in helping us navigate complex situations. We would happily recommend BLW Insurance Brokers to any business seeking an insurance partner that truly understands their needs and delivers exceptional service.

Paul Kraftman, Executive Chairman, Gift Universe Group Ltd



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We'd like to say a huge thank you to Brett Sainty and his team at BLW Insurance Brokers Limited for their help in securing insurance for The Leas Lift, after a kind introduction from William Palin at Barts Heritage. It turns out that underwriters aren't too keen to cover a heritage asset in a poor state of repair but with Brett's knowledge and expertise, we are now fully covered in preparation for the restoration of the lift.

Cathy Bear FCCA, Chair of the Folkestone Leas Lift Company Charity



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Broker at **LLOYD'S**

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