

Decus Insurance Brokers



Transportation Division



LLOYD'S

The Scalpel | 18th Floor | 52 Lime Street | London | EC3M 7AF
Registered in England No. 6382680
Authorised and Regulated by the Financial Conduct Authority No. 477319

w. www.decusbrokers.com
e. info@decusbrokers.com
t. +44 (0) 203 006 6630
f. +44 (0) 203 006 6631



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EXECUTIVE SUMMARY

We would like to thank you for the opportunity to introduce Decus Insurance Brokers. This document looks to set out some background information about Decus as well as our US Transportation capabilities and experience. We hope it will adequately answer any questions you may have whilst also demonstrating our enthusiasm to work alongside you.

Following the formation of our Transportation Division in 2015, we have utilised our cross-class Property & Marine backgrounds to establish a broad Transportation capability, ranging from Auto Physical Damage to Motor Truck Cargo, Dealers Open Lot and Garage Keepers Legal Liability.

Our experience ranges from handling the insurance requirements of a diverse client base, including global corporates to small independents and we value the importance of maintaining a consistent and equal approach to ensure the highest service levels.

Our clients benefit from our full support at all times and we are always delighted to introduce the wider team so that you are comfortable with our delivery capabilities.



Glyn Harris
Chief Executive Officer



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SERVICING CAPABILITIES

We recognise the particular challenges and considerations faced by our clients and we aim to approach each situation with a fresh pair of eyes. Remaining totally client focused and maintaining the highest standards and level of integrity, we aim to build long-term relationships and a deeper understanding of our clients' individual and business needs.

Our Strengths:

Industry Knowledge:	Combined experience of over 30 years within the London Transportation market
Client Insight:	Experience handling large fleets and small independent 'Mom & Pop' operations
Turnaround Time:	We have the ability to turnaround submissions to formal quotes within 24 – 48 hours
Cross-Class Team:	Strong Physical Damage, Motor Truck Cargo and Excess placement and handling capabilities.
Close Working Teams:	Collaborative Energy & Property broking teams with strong market relationships.
In-house Claims:	Claims are handled in-house and are an integral part to our service offering.
Multiple Markets:	Benefiting from relationships with key Lloyd's, Non-Lloyd's and Company markets.



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TRANSPORTATION OVERVIEW

Decus Insurance Brokers have built a successful team of four Brokers with over 30 years' experience collectively, within the London market. Having formed strong relationships with both Underwriters and our clients in the US, we pride ourselves as one of the most successful Transportation teams in the market, providing an excellent all-round service.

We are also proud to have our own exclusive online platform - Decus Direct. Our platform generates an instant price for both Physical Damage and Motor Truck Cargo, which has competitive rates built-in for both Lloyd's and Company paper. By using the platform, we are 100% paperless and can release certificates / invoices within 15 days of inception (at a click of a button). The platform generates a formal quote, binder, certificate, endorsements, etc.

We have in-house authority to write business for Auto Physical Damage and Motor Truck Cargo, this initiates a quick turnaround (24-hours or less) on quotes. However, any accounts over our in-house authority limits we can still handle effectively, directly through our Underwriters and obtaining quotes at competitive pricing.

Decus Direct is outstanding in handling our Open Market business, as well as assisting our agents with their delegated authority Binders/Contracts. We currently have a number of contracts in place with great success.

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PLACEMENT CAPABILITIES

Automobile Physical Damage (Comprehensive & Collision)

Coverage provided based on the NMA1650 APD & Non-Lloyd's APD wordings.

Open Market/Binder

- Up to \$400,000 any one vehicle/ combination of vehicles limit
- Up to \$2.5m any one event, catastrophe or terminal loss
- Minimum deductible \$1,000 each and every loss, each unit

In-house Authority

- Up to \$200,000 any one vehicle / \$300,000 combination of vehicles limit
- Up to \$1.5m any one event, catastrophe or terminal loss
- Minimum deductible \$1,000 each and every loss, each unit

Motor Truck Cargo (Motor Truck Cargo Liability)

Coverage provided based on the Broad Form 15 MTC & Non-Lloyd's MTC wordings.

Open Market/Binder

- Up to \$500,000 any one truck, any one loss
- Minimum deductible \$1,000 each and every loss, but \$2,500 in respect of refrigeration breakdown

In-house Authority

- Up to \$250,000 any one truck, any one loss
- Minimum deductible \$1,000 each and every loss, but \$2,500 in respect of refrigeration breakdown

Excess Coverages

Following underlying wordings (Lloyd's, Company market and US Domestic)

- Excess APD up to \$4m over primary \$1m any one loss limit
- Excess MTC up to \$19.9m over primary \$100,000 any one truck/loss limit

Dealers Open Lot (DOL) & Garage Keepers Legal Liability (GKLL)

Coverage provided based on the LSW177 DOL & LSW179 GKLL wordings.

- Up to \$1.5m any one loss
- Minimum deductible \$1,000 each and every loss, each unit

Minimum Premiums

- \$2,500 for each line of coverage
- \$5,000 in respect of Excess APD & Excess MTC

Physical Damage Sweet Spots

- Total Insured Values between \$500,000 and \$5,000,000
- 3 years in business or greater
- Drivers with a minimum of 2 years CDL experience

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MEET THE TEAM!



Paul Cannon
Divisional Director
E: pcannon@decusbroskers.com

Paul started his career in 2003 as a Claims Technician/Broker for HSBC Insurance Brokers, developing a firm knowledge and foundation of the insurance business. Paul moved into placing in 2008, handling a book of US Transportation business. He then joined Harmen Kemp Insurance Brokers in 2014 as a Placing Broker within the US Transportation team, taking his long-standing book of business with him. In 2017, Paul joined Decus Insurance Brokers as Divisional Director where he has substantially grown the Transportation book and assisted with the development of the Decus Direct online platform. Paul is extremely personable and very well respected within the US Transportation market by Underwriters and clients alike; he is known for his exceptional service and vast knowledge within the Transportation arena and is continually looking to provide his clients with outstanding service and to devise innovative and bespoke ways of soliciting business, not always offered by other brokers within the London market.



Jamie Farrup
Associate Director
E: jfarrup@decusbroskers.com

Jamie started his career in 2013 as a Trainee Claims Technician for Miller Insurance Services, working closely with Xchanging and various Lloyd's syndicates and supporting the facultative placement team. Jamie joined Decus Insurance Brokers in June 2017 as a Broker in the US Transportation division, reporting to Paul Cannon, assisting with the placement of commercial property & homeowners business. Jamie was promoted to Associate Director in August 2020, due to his hard work, determination and commitment. He is very well respected within the US Transportation market by Underwriters and clients alike and is known for his exceptional service, quick-turnaround and knowledge within the Transportation sector



Alex Hughes
Broker
E: ahughes@decusbroskers.com

Alex graduated from the University of Exeter in 2016 with a bachelor's degree in Economics. After University, he spent a year living in Australia, before joining Decus as a Junior Broker within the US Transportation team in January 2018. In this role, he has developed knowledge of the sector by managing the renewal book and servicing endorsements. Having excelled in this role, Alex was promoted to Broker in January 2020. He is continually developing a growing reputation within the US Transportation market in London, where he has built a good relationship with both Underwriters and clients. Alex now manages a number of his own clients and is looking to grow this in the near future.

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James Tamsett

Broker

E: jtamset@decusbrowsers.com

James started his insurance career in 2016 at Miller Insurance Services as a Technician in the Programmes division, spending a total of three years learning the ropes of insurance and completing his Certificate in insurance (Cert CII). James then moved to Chesterfield Insurance Brokers taking on a broker support role in the North America division, handling slips and binding authorities for the Property and Transportation teams. In January 2020, James joined Decus as a Junior Broker and moved to the Transportation team in October 2022 as a Broker. In this role, he manages renewals, endorsements and assists with serving both client and Underwriters' needs, whilst looking to build his career as a specialist in this class of business.



Ellie Taylor

Junior Broker

E: etaylor@decusbrowsers.com

Ellie started her insurance career in 2019 as a Broker at Grove & Dean in the Home Insurance Department, spending a total of two years learning the ropes of insurance. Ellie then moved to Harman Kemp Insurance Brokers taking on a Claims Broker role in the North America division, handling claims for the Property and Transportation teams. In August 2024, Ellie joined Decus as a Broker on the Transportation team. In this role, she has made a great start in managing endorsements for the entire team and serving both client and Underwriters' needs, whilst looking to build her career as a specialist in this class of business.

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