



# Australasia Underwriting 'makes the difficult easy'

National underwriting agency Australasia Underwriting (AUPL) is bringing its "solution first" philosophy to the complex property and casualty classes.

AUPL Director Alan Mackay has been an industry stalwart over the last 40 years, managing portfolios for leading general insurers across Victoria and South Australia. He moved on to launch the successful Guardian Underwriting and has built trusted relationships across many brokers and Lloyd's syndicates.

He joined AUPL in the leadership role in 2020, followed in early 2022 by Alan Brett. The "other Alan" brings with him two decades of experience in underwriting, distribution and product development from the City of London and Lloyd's.

With aligned passions for clarity, service, and value, the team at AUPL has built a culture where contribution is actively encouraged.

This shared ethos around expertise, custom-

occupations like unoccupancy, and tenants in sectors like recycling are regularly avoided due to their high-risk nature. However, high-risk propositions pose no problem for the Australasia Underwriting team of experts.

Working alongside Lloyd's means the proposition is backed by authorised strength and stability, and Alan Brett highlights that a flexible attitude towards risk management is fundamental when looking at trades and sectors that are traditionally more challenging to cover.

He says: "Understanding the impact of risk and mitigating it is the key to our service. This means we're comfortable operating where others may not be. When it comes to property, we aim to survey every risk. Our expert surveyors and risk engineers are a huge added benefit to our proposition, able to give really detailed advice on risk mitigation."

Australasia Underwriting's growth has gone from strength to strength, which the team puts down to two things: hard market conditions

with our property capabilities to make it easier for our brokers to understand where we can help."

It's clear that Australasia Underwriting is in this for the long term, stoic in its acknowledgment that there is potential for market failure.

Mackay and Brett are determined to continue providing a responsive service that overcomes the reported communications problems brokers experience in their dealings with some insurers.

"Transparency of underwriter rationale - the explanation of decision-making and impact on insurance acceptance and cost - is a fundamental component of the industry that we feel is being eroded," Mr Brett says.

"This flows into our underwriting appetite where we're really explicit about the risks we want to write. Taking the time to have these discussions benefits our relationships both with brokers and clients.