



## **Risk Assurance Management Limited**

Risk Assurance Management Limited (RAM Ltd) was established in 2001 with the aim of delivering outstanding underwriting and administration services to insurers and intermediaries within the group risk market.

Building on past success, RAM secured Lloyd's Coverholder status in April 2007. Lloyd's Coverholders are firms worldwide who are authorised by Lloyd's syndicates to enter into contracts of insurance and/or issue insurance documentation on their behalf. This allows RAM to operate as a 'virtual insurer', backed by the support and security of Lloyd's.

- RAM underwrites risks by using competitive but sensibly priced rates, designed for longevity and subject only to changes in scheme composition and future claims experience. Rates are constantly under review to take account of market changes, ensuring a high value product is provided.
- RAM combines its efficient level of administration with a thorough approach to complete client satisfaction to provide a first class service. Policyholders can be assured of RAM's close attention to detail at all times and can be confident that claims will be settled quickly, removing any additional pressures at the time of loss.
- RAM's experienced personnel are able to perform all functions of group risk business. It operates a 'Full Contract Cycle' system which enables administrators to competently deal with all areas of group risk administration, providing the intermediary with a direct one on one service without the need to work through the complexities of large company structures. This ultimately means Intermediaries can provide a faster and more efficient service to their clients.
- RAM's special relationship with Lloyd's means that risks are underwritten in a market which offers extensive experience and a level of financial security which is unrivalled. All risks underwritten benefit from the security of Lloyd's central resources, including the Central Fund which is available to meet any valid claim in the unlikely event that it cannot be met by the resources of a member.
- RAM has always worked on an ethical basis which is the culture driving the Company forward. By combining this culture with its proactive approach, RAM is able to continue delivering integrity, value, security and trust.

For further information about RAM and Lloyd's, please look at our brochure which available from the downloads section of our website [www.ram-ltd.co.uk](http://www.ram-ltd.co.uk)