



**SYNDICATE 3902 IS MANAGED BY ARK SYNDICATE MANAGEMENT LIMITED. THE SYNDICATE WAS PREVIOUSLY AN INCIDENTAL SYNDICATE WITHIN 4020, ALSO MANAGED BY ARK SINCE 2007. SYNDICATE 3902 WRITES A PREDOMINATELY SHORT-TAIL WORLDWIDE INSURANCE PORTFOLIO ACROSS CLASSES OF BUSINESS, INCLUDING MARINE, PROPERTY AND SPECIALTY LINES.**

Coverage offered includes:

- **Aviation** - Aviation Hull War and General Aviation risks, Satellites and Aviation Excess of Loss Reinsurance. Significant proportion of the business is written from a lead position, particularly helicopters and non standard risks such as Warbirds and unmanned aerial vehicles.
- **Contingency** - Event Cancellation and Non Appearance, Over Redemption, Prize Indemnity and Media business along with some General Personal Accident.
- **Cargo & Specie** - Customised insurance and reinsurance solutions for a portfolio of business covering Cargo, Fine Art, Jewellery and General Specie Risks.
- **Energy** - Worldwide portfolio in the Exploration and Production sector Offshore and Onshore.
- **Marine Hull & Liabilities** - Worldwide book of Marine Fleets including Ship Building and Repairs as well as Marine Liabilities and a Marine War book.
- **Property Direct and Facultative** - Bulk of the book is written on an excess of loss basis, although standalone catastrophe covers are considered as are some contingent business interruption coverages. Worldwide cat and non-cat.
- **Property MGA** - Mainly Delegated Underwriting Authorities through independent insurance agents in the USA and Canada. Includes exposures to windstorm, flood and earthquake risks.
- **Accident & Health** - Excess of loss, treaty and Reinsurance offered worldwide, along with pro-rata, Delegated Underwriting Authorities and Direct & Facultative insurance.
- **Marine Liability** - Including Protection and Indemnity, Ports and Terminals, Charterers, Shipyard Liability, Third-Party Liabilities and Stand-Alone Energy Liabilities.

Ark also manages Syndicate 4020. Together the syndicates have a total stamp capacity of £400m and write business across a wide range of sectors with global presence and a proven track record.

Ark was founded in 2007 by a team of experienced directors with a vision of creating a company that could offer clients and producers effective and efficient risk transfer. The company's knowledgeable underwriters have the ability to tailor cover to suit client requirements and engage with brokers to establish lasting business relationships.

Ark benefits from Lloyd's market ratings: AM Best: A (Excellent), S&P's: A+ (Strong), Fitch AA- (Very Strong).

#### KEY CONTACTS:



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Syndicate Ark 4020 and Syndicate NOA 3902 are managed by Ark Syndicate Management Limited at Lloyd's, the world's specialist insurance and reinsurance market.