

Most Innovative Insurance Provider 2022

As one of the leading speciality Underwriting Agencies, Frontier Global Underwriting is giving its industry a future-proof update that see it offering innovative product solutions via the underwriting of emerging risks. Its contemporary business model, one of specialist classes written and global territories targeted, has allowed it to grow many niche portfolios with a proven focus on controlled growth, profit, and progress rather than top-line volume, all managed from its headquarters in London – the world’s insurance capital.

A global speciality focussed Managing General Agency ‘MGA’, Frontier Global Underwriting is a company that writes a full suite of Financial Lines classes for clients located in over 50 countries around the world. Frontier was founded by Sophie Fraser and Joel Pridmore in 2019, to provide insurance brokers and their clients the benefit of the experience that the two have accumulated over their underwriting careers, experience that has allowed them to keep abreast of a highly changeable and demanding market. With an unrivalled ability to produce underwriting profit and a London based pedigree, it has since expanded out to Sydney, Australia with this new subsidiary established in 2021. Frontier are in the process of incorporating a third subsidiary in Lisbon to allow it to transact European business. The founders have much bigger plans with more local subsidiaries planned to open in coming years to service its growing client base and capital providers.

Critically, its senior staff boast a wealth of industry and underwriting experience between them. This has allowed Frontier to cultivate a deep level of trust in their market segment, as it has generated a reputation for reliability and expertise unrivalled anywhere in the industry. With a commitment to laser sharp discipline in everything they do, Frontier has consistently delivered unrivalled returns to its capacity providers while at the same time providing its brokers and clients world leading risk transfer and insurance solutions. This has allowed them to forge stronger, longer lasting relationships that result in more profit for all parties.

Insureds who engage Frontier for speciality insurance solutions can see the immediate

benefit of the partnership and remain staunchly loyal return customers from thereon out. The decades-old client-partner relationships that its staff have already built, therefore, have been able to continue in this manner since the inception of Frontier, and it is excited to give them a better and more supported infrastructure in which to keep serving their clients with the best service in the industry.

The goodwill it has generated is completely unique to Frontier, in this manner. With a proven track record of successfully underwriting through market cycles, choosing its clients in a selective manner to avoid systemic exposure, it has made itself a reliable and credible cornerstone of the market, as well as a clear pack leader in its field. Moreover, each professional within Frontier is an expert in the classes and processes that they underwrite, using the highest levels of diligence and professional rigour to maintain the highest levels of quality and discipline throughout all of its work.

At its core, Frontier are experts at risk assessment and selection. Part of what makes it such a trusted business partner to its clients is the fact that it will only ever decide on a course of action with the client’s best interests at heart, choosing the best clients in their respective sectors and ensuring market leading returns on their portfolios. With the ability to understand complex, misunderstood, and often-misrepresented business models; its expertise allows Frontier to compete on knowledge, service, and solution as opposed to price; indeed, it doesn’t compete on price ever, making it uniquely attractive to capacity providers. Frontier remains ahead of the pack at all times, keeping an industry leading eye on the changing sands of the wider global market in order to

adapt alongside complex, hard to understand risks or the provision of innovative, cutting edge new solutions.

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Being a go-to market in the Financial Lines sector, recently, Frontier has extended its offering to include the emerging industries of cryptocurrency, digital asset trading, blockchain, cannabis, and hallucinogens. Furthermore, it seeks to enable the participants of such markets – the quality companies that make up the topmost percentage of them – to prosper and shine, allowing them to attract the much needed capital and human resources that they need to secure themselves as market leaders and foremost corporate movers and shakers.



The new Frontier of underwriting

Right now, the Financial Lines market is seeing great change due to these emerging industries and sectors. With the time now being right for Frontier and its supporting capacity providers to capitalise on its growth, it has created itself the opportunity to propel itself to further success, able to forecast a long-term vision of being a global leader in Financial Lines underwriting. These changes, and further future changes, will require underwriters who are not only at the top of their field but ahead of it. Frontier prides itself on identifying trends ahead of time and assuming the knowledge required to service

these new and emerging industries and risks better than their competitors.

Indeed, lack of experience and discipline generates the worst underwriting results. Profit driven underwriting creates better processes for professionals, better outcomes for clients, and more effective services for brokers, providing a complete turnkey solution for capacity providers to deploy their capital in a disciplined and profitable way. Moreover, Frontier’s staff are a diverse and international bunch, boasting people who have lived in and travelled in everywhere

from the Caribbean to the Middle East, North Asia, Africa, and Europe, granting Frontier a truly mixed bag of backgrounds and perspectives that ensure its services and solutions are not pigeonholed to one region. Protecting, enabling, and assisting, it aims to be the leading global underwriting specialist by 2025, showing its clients that the language of risk is universal, and that with its help, all clients will prosper.

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