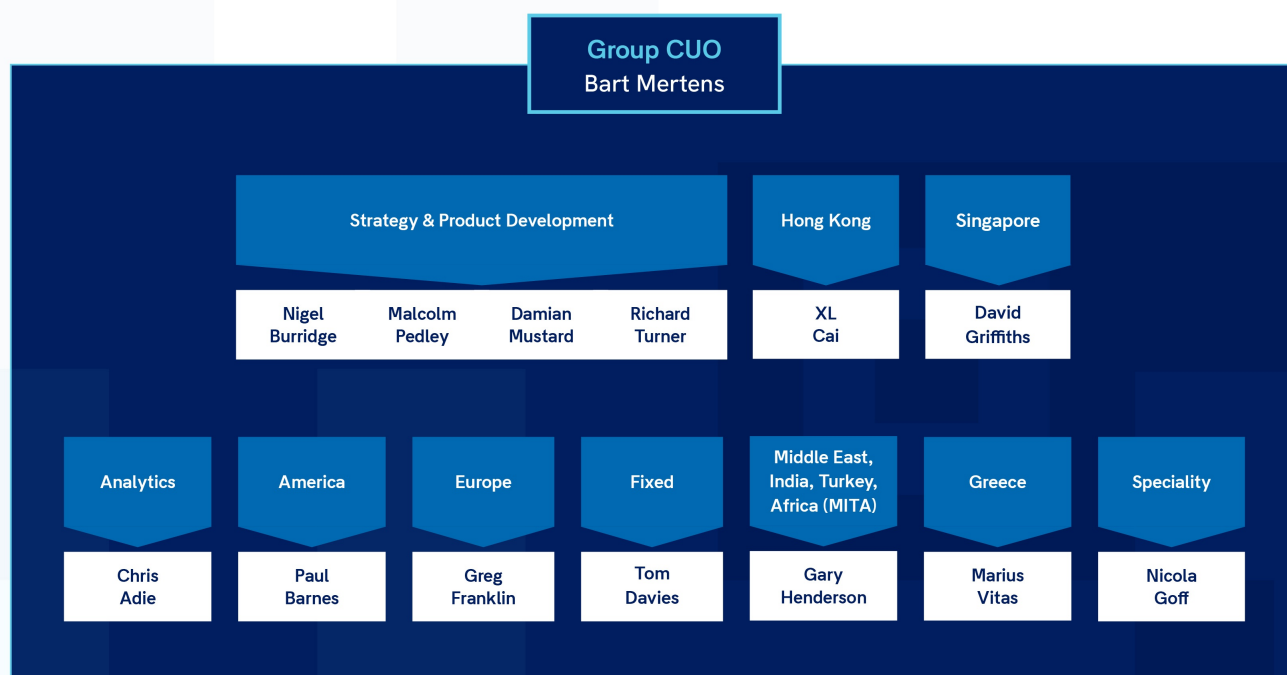


West updates underwriting structure

West Global Underwriting Organisation to strengthen global standards and coordination.

West P&I Club is pleased to announce an update to its underwriting structure to create the West Global Underwriting Organisation (GUO). This important development will reinforce the Club's established high underwriting standards and Member-centric service, as well as enhancing global coordination, portfolio management and decision-making processes.

For over 150 years, West's enduring purpose has remained the same: enabling our Members to operate in a high-risk maritime industry through the provision of our core P&I product, our extended product offering, and our world-class service. Our new underwriting structure reinforces these core objectives and Member support remains at the heart of our service.



The principles behind our new unified global structure include:

- **Sustainable Risk Management** – Implement long-term underwriting strategies that balance risk and sustainability for both the Club and its members.
- **Financial Strength & Stability** – Maintain a robust underwriting approach to ensure financial resilience and competitive pricing.
- **Member-Centric and Broker supportive Service** – Deliver responsive and tailored underwriting solutions to support members' evolving needs.
- **Data-Driven Decision Making** – Utilize analytics and industry trends to enhance risk assessment and policy structuring.
- **Efficiency & Innovation** – Continuously refine underwriting processes to improve speed, accuracy, and ease of doing business.

This updated approach will strengthen our underwriting team's ability to deliver responsive, tailored services that meet Members' evolving needs, support brokers, and uphold sustainable risk management. We will maintain financial resilience while providing efficient, innovative, and Member-focused solutions.



Bart Mertens Group Chief Underwriting Officer commented:

"This move will help to maintain the Club's strong underwriting discipline as we expand geographically. West operates a global network of regional offices. From these offices, our teams provide the trusted support and expertise that our Members, Clients and Brokers require, tailored to their region, time zone and globally coordinated within a streamlined organisation. At the heart of this new structure is a renewed focus on empowering our most experienced people and our next generation of leaders – drawing on their wealth of experience and strategic perspective to guide the organisation through the Club's future ambitions. As part of this development, we will also support Nordic's integration into the West Group."

If you'd like to find out more about the West GUO and what it means for you, please feel free to get in touch with Bart Mertens, our Group Chief Underwriting Officer.