

Centor Global Insurance



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DOES YOUR INSURER HAVE A HIGHLY SKILLED AND EXPERIENCED MULTINATIONAL TEAM?

Our preferred global insurer has a team of specialists focused on delivering the best global insurance solutions. We ensure that they have underwriters and claims co-ordinators in every country where they have an office, responsible for policy issuance and premium payments across the world.

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IS YOUR INSURER'S FIRST LINE OF CLIENT RESPONSE A WEBSITE OR A MULTINATIONAL SPECIALIST?

Multinational programmes cannot be led by a website, no matter how good its functionality.

You need direct access to people who understand your business who can respond immediately and effectively. Our preferred insurers have invested in people and systems to support this work, not to lead it.

HOW DO YOU WANT CLAIMS MANAGED?

We ensure local specialists handle claims in the same language and time zone. We ensure they have the expertise to solve problems with specialist local suppliers.

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The 10 Key Questions To Ask ...

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HOW BROAD IS THE COVER IN EVERY COUNTRY WHERE YOU HAVE AN INTEREST?

You benefit from underlyers which comply with local market suppliers while the breadth of cover and the master policy sets our preferred insurers apart.

CAN YOUR INSURER IDENTIFY RISK MANAGEMENT IMPROVEMENTS?

Our preferred insurers have numerous loss control specialists worldwide to help you identify risk management improvements.

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CAN YOUR INSURER'S LOSS CONTROL TEAM DELIVER THESE ADDITIONAL SERVICES?

You get great benefits from the breadth of service our loss control team provides: Key Risk Profiling, Business Interruption Reviews, Business Continuity Planning, Health & Safety Consultation, Slip Resistance Testing, Infrared Thermography, Flood Risk Management, Security Risk Management, Product Liability Reviews, Product Recall Plan Reviews.

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7
IS YOUR INSURER COMPLIANT IN EVERY US STATE IN WHICH IT OPERATES?

The USA has one of the most regulated insurance markets in the world. Each state has its own requirements. Our preferred markets all have dedicated teams of US specialists to ensure inbound policies are compliant in every state.

8
DOES YOUR INSURER SELECT THE LEADING AFFILIATES OR DO THEY DEPEND ON THEIR SMALL OWNED OFFICES?

Our preferred insurers are represented in over 100 countries worldwide. Some insurers might have a larger owned network of offices but how many people are based there? What is their level of expertise in multinational business? We select the leading insurers with often hundreds of employees and decades of history and experience as its affiliate partners.

When Considering Multinational Insurance

IS YOUR INSURER COMPLIANT WITH LOCAL REGULATORY AND COMPLIANCE MATTERS?

When it comes to integrating insurance, regulation and compliance you need insurance expertise. At Centor we provide that every day of the year no matter how detailed your local challenges happen to be.

CAN YOUR INSURER MATCH OUR POLICY ISSUANCE PERFORMANCE?

100% of multinational policies issued within 45 days in Europe. Very few insurers can match that.

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Welcome

Whether you work for a global company or an emerging multinational, safeguarding your bottom line means anticipating potentially costly exposures.

Centor offers a broad range of insurance products and services designed to help companies doing business on a global basis. We pride ourselves on negotiating the best possible packages from the world's leading insurers; giving you the broadest and most cost effective protection.

Our global clients have given us insight into the issues that matter most to them over our many years' experience in providing for their insurance needs. In our experience, many brokers neglect to ask insurers the key questions that matter most to multinational companies. We've ensured these are covered overleaf.

We hope that this brochure demonstrates Centor's unique approach to global insurance and we hope to assist you with your insurance needs in the future.

Neil Walton
Chief Executive Officer



“ Centor invest time in understanding your business upfront; with dedicated specialists who can identify gaps in cover and potential risk exposures.

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Our Approach

Understand the risk upfront ... so there is clarity about what is insured

At Centor, we invest time in really understanding your business. By reviewing your insurance requirements up front, our dedicated specialists can identify gaps in cover and potential risk exposures.

Your existing broker may not leave you enough time to make an informed choice. We intricately understand our clients' operations, and look to review each business area so we can negotiate the most competitive terms for you.

This proactive approach eliminates lengthy paperwork in the event of a claim, and gives your business the peace of mind that you have the right level of cover from the very start.

Bespoke solutions ... providing support at every stage of the risk management process

Our business model is deliberately structured around our clients' needs. Unlike many other insurance brokers, we provide ongoing support once your policies are in place.

Our *Tailored Risk Management Programme* will suit your businesses precise needs, and includes regular review meetings to ensure any new exposures or changes in circumstances are addressed promptly.

We only work with the world's leading global insurers, and these relationships enable us to develop bespoke offerings, all through a single insurer solution.

Our renowned claims service ... ensuring your experience is fair, fast and fuss free

Centor will support your business with a fully integrated claims team, including a dedicated Claims Director who is accessible 24/7.

Our specialist industry knowledge enables us to manage the entire claims process on your behalf; from the point of advice through to settlement, freeing you up to continue running your business. We offer regular claims meetings to highlight trends and provide guidance, along with claims reports and other management information to keep you up to date with claims statuses.

This informed approach has led to our claims team winning 'Claims Team of the Year' twice in the past three years at the UK Broker Awards, so you can be sure you are in the safest hands. Centor are also a Gold Standard Investor in People accredited organisation.



INVESTORS
IN PEOPLE | Gold

Case Study

Next15

A communications organisation with sixteen subsidiary brands and 1,248 employees across 18 countries.

Overview

Centor conducted an extensive review of Next15's existing insurance cover and identified a range of gaps in cover and errors in the way the portfolio had been placed. Key issues included:

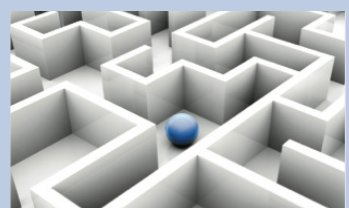
- Professional Indemnity cover required 'admitted coverage', meaning claims may not have been paid
- Each territory arranged their own insurance, with no central control or governance from the UK. This resulted in gaps in cover and a costly premium
- The client is rapidly expanding through acquisitions, and their existing policy could not respond to their fast paced environment, leaving them exposed

Centor's Solution

Centor invest in really getting to know our client's business. We conducted a series of meetings with the UK brands and USA / Asia Pacific departments to understand their business and insurance needs. The results:

- ✓ Seamlessly integrated the existing, locally arranged, US Professional Indemnity cover into a single global policy, generating a significant saving and eliminating gaps in cover
- ✓ Worked with the insurer to arrange a Global Master Policy with monoline cover, allowing other territories to fall seamlessly underneath. This ensures no gaps and a requirement to only purchase minimal statutory cover locally
- ✓ The UK parent company now has control of the entire insurance programme and has full knowledge of the covers placed globally

Overall, Centor provided Next15 with a robust insurance programme which was designed to suit their exact needs. We significantly increased cover whilst saving the client in excess of \$50,000.



Why Choose Centor For Your Global Insurance Needs

Expert Multinational Knowledge.

Our dedicated team of global specialists have extensive knowledge across a wide variety of industry sectors, and provide a consistent approach to global risk management.



Partnership Approach.

We will work with you to really understand your business, enabling us to deliver the best possible package with the most competitive terms.



Bespoke Solutions.

Unlike many other insurers, we do not believe that 'one size fits all'; our *Tailored Risk Management Programme* strives to suit your businesses precise needs.



Clarity.

Our extensive experience allows us to deliver a greater level of clarity to our clients, including clear action plans and timescales and updates throughout the claims process.



Happy Clients.

Don't just take our word for it! Longevity of client relationships is at the core of our business, our exceptional customer retention rate of 98% is a testament to this.



Award Winning Business.

We have recently won 'Claims Team of the Year' and 'Commercial Lines Broker of the Year'; both of which would not have been possible without our exceptional people. We are thrilled to be amongst the top 15 UK 'Great Places to Work'.

What Our Clients Say...

" Having grown quite rapidly on a global basis, we decided to take a fresh look at our insurance programme in 2014. We chose to tender our insurances and were pleased to ultimately appoint Centor, who we felt fully understood our needs and were able to design a programme around exactly what was required within each territory, using their in depth local knowledge.

Centor took a lot of time to meet with our business heads and other key advisors and it was rewarding to see just how hard their team worked to truly understand Next 15 and, through that exercise, our precise insurance and risk management needs.

We are now implementing a robust, flexible and truly Global Insurance programme that not only provides wider cover and has already made considerable savings across the group by avoiding duplication; it is also managed here from the UK, making administration far easier. Their award winning broking and claims service also gives us reassurance that we are in very safe hands. "

Next Fifteen Communications Group

" Dune have worked with Centor for many years, we have great respect for their team's proactive approach to service, risk mitigation and claims administration.

Our business has grown considerably in that time, both domestically and overseas, and Centor have consistently anticipated our evolving needs and found ways to help us manage our insurable risks both efficiently and commercially. "

Dune Holdings Ltd

" The usual Centor 'Rolls Royce' service! Many thanks for all your help and advice in looking after our needs with such care and excellence. Nowadays, these qualities are very rare to find."

" Highly satisfactory. Very professional and courteous staff. The advice after flooding was extremely welcome and very useful."

"Brilliant and friendly service – could not be improved."

"Your claims handling must be second to none. You guys are just too good."

" I am so grateful to Centor for their excellent service during our recent renewal. Our Account Manager was very attentive and ensured he kept us aware of progress at all times. Cannot fault any part of the service. Thank you!"

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