

EUROPEAN ACCOUNT REVERSE FLOW

Corporate retail team



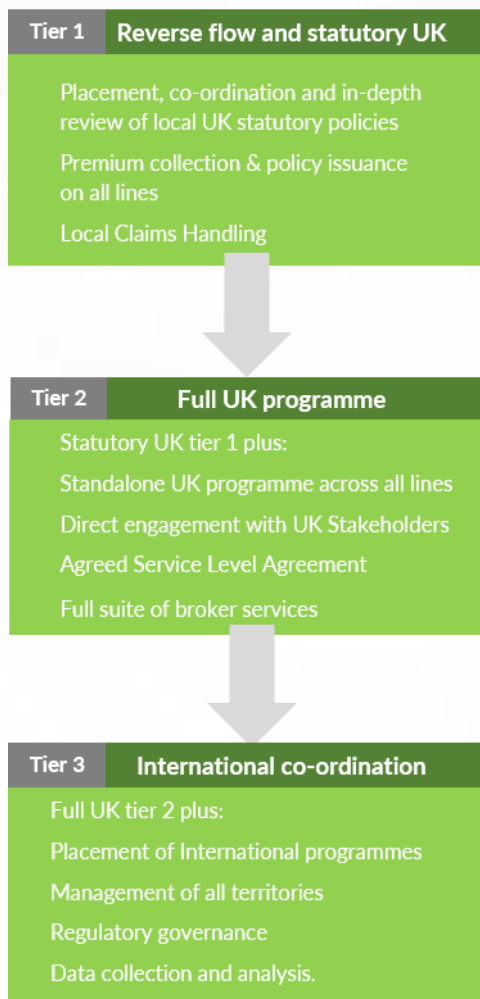
Your clients require specialist knowledge and service for their European exposures and operations. At Miller, we understand the difficulties independent brokers face to compete on a global scale. Finding a reliable and proactive partner to assist with these placements is essential.

This is where Miller can help.

Miller's specialist Corporate Retail team have developed strong broker partnerships built around our core values of trust, transparency and integrity.

The Miller difference

We work to your preferred method of operation:



We are the partner you can trust to consistently deliver.

Reverse flow and statutory UK insurances

The placement and servicing of reverse-flow accounts are the foundation of our Corporate Retail team's North American broker relationships.

Local UK/EU policies are integral to global programmes and typically include the following placements:

- » **Property Damage & Business Interruption including Terrorism**
- » **Public/Products Liability (or GL) policies**
- » **Employers' Liability (EL):** This is a statutory cover for employers in the UK. Miller are experienced in placing Employers Liability for all sectors, from clerical and retail based risks, to heavy manufacturing and offshore workers.
- » **Motor Fleet (Auto):** Motor Insurance is compulsory in the UK under the Road Traffic Act and is one of the most volatile classes of insurance for claims and premium increases. Miller can handle fleets of all sizes, from a small number of private cars to significant HGV fleets.
- » **Engineering Inspection:** Regulations in the UK impose a statutory duty to perform inspections at set intervals for engineering plant, such as lifting equipment and pressure vessels. Miller facilitate this process by arranging inspections with insurers to comply with the relevant laws.

Brexit

Miller will continue to have the capability to transact business with Europe, post-Brexit via our Brussels office, which fulfils the necessary European regulatory requirements to ensure service delivery is uninterrupted.

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Case Study

Case study: European reverse flow placement for established US footwear retailer

The challenge: A major US footwear retailer required coverage for their UK and European exposures. The US market imposed several exclusions that were key to a comprehensive programme, and the premium indication locally was substantially higher than the insured's budget.

How Miller helped: Working with our US broker partner to fully understand the risk, we identified the restrictions of the domestic quote and were able to access the London Market for a solution. We utilised our relationships with carriers that had the flexibility to provide cover on a blanket basis.

Outcome: The key coverage exclusions were removed and we achieved considerable premium savings for the client. This is a great example of working with our US broker partner to achieve the optimum financial result and most extensive coverage available.

Complementary covers

Miller's Corporate Retail team can draw upon capabilities from across our partnership to include a range of additional specialist lines within a programme. We can access both Lloyd's and company markets to secure the most competitive rates for most classes of insurance, including:

- » Personal accident and travel
- » Marine cargo/stock throughput
- » Kidnap and ransom
- » Active assailant
- » Cyber liability
- » Professional/financial lines
- » Ancillary engineering and construction
- » Event cancellation
- » Captives
- » Analytics
- » Directors' and officers' liability – including cross border inversions

About Miller

Since Miller was founded in 1902, we have gone from strength to strength because of our unwavering focus on delivering an exceptional standard of service to our clients.

We are known for doing the right thing, delivering on our promises and working as one team.

Today, we are a leading specialist (re)insurance broking partnership, headquartered in London with more than 600 people across our UK and international operations.



Miller is proud to hold Chartered Insurance Broker status, the industry gold standard awarded by the Chartered Insurance Institute (CII). This title demonstrates our professionalism, client focussed approach and commitment to excellent service standards.

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