



Confidential Insurance Review

If you want peace of mind that your current insurance covers are offering you the right protection and value for money, our specialist advisers can analyse these for you on a pro-bono basis and either confirm that the most suitable policies are in place, or identify any areas where cover and/or premiums can be improved.

A photograph showing several business professionals in a meeting, looking at and pointing to various charts and documents on a table. The scene is brightly lit, suggesting an office environment with large windows.

Confidential Insurance Review

With considerable experience of arranging insurance in a number of different industry sectors, we are able to recognise the most appropriate commercial insurance solutions for both our clients and those considering changing their programme.

Our discreet pro-bono insurance review by sector specialists can give you confidence that:

- Your business is suitably protected
- Any potential gaps in cover are identified
- The premiums you are paying offer good value
- Excessive commissions are not being earned by your current provider
- Your current insurance programme has been "health checked"

The process for undertaking a Confidential Insurance Review

Following your agreement to undertake a review for you, using the principles applied in 'The Colmore Client Risk Framework' we'll sit down with you to understand your business in more detail and your operating environment, both internal and external. This gives us an understanding of the risks you face according to your risk profile, as well as any exposures which may hinder future objectives.

We will also collect the following important data to enable us to compile a detailed report:

- A copy of your report and accounts
- Copy of your insurance summary and policies where available
- Copy of your claims history (for the last 5 years where achievable)

From there, our experts will:

- Review the documentation and its adequacy in relation to the risk exposures you face
- Benchmark your existing premiums and determine if they are competitive compared to other providers in the marketplace, or if their value could be improved further
- Produce a report with recommendations for improvement if required. Our report will consider insurable and non-insurable risks and we will comment and deliver recommendations in both areas. Insurance is only one solution to risk mitigation
- Meet with you to present our report and recommendations where we will provide an implementation plan with timescales to address issues identified

Remember, because the review is discreet, it will not affect your relationship with your current provider.

Contact

For more information on the Confidential Review Service we offer please contact:

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