



ROMERO
INSURANCE BROKERS



AN INTRODUCTION TO ROMERO INSURANCE BROKERS



British
Insurance
Brokers'
Association
Member



IN PARTNERSHIP WITH

Assured
Partners





THE UK'S LEADING INSURANCE BROKER

Like you, we're passionate about what we do. We believe that by putting our clients at the heart of everything we stand for, we can offer you the best tailored protection that works for your business. Think of us as your trusted partner, as committed to the success of your business, as you are.

**Now I'd like to invite you to take a moment to learn a little more
about us, and how we can support you.**

A BRIEF INTRODUCTION TO ROMERO



**MOST DECORATED
UK BROKER**



**£18BN GWP
(GROSS WRITTEN PREMIUM)**



**MARKET LEADING
BUYING POWER**

As part of the **AssuredPartners Group**, we're proud to be one of the world's most powerful broking organisations.

Our position in the market means we're perfectly placed to deliver exceptional service with an independent mindset, whilst offering the strength and scale of a global broker.

Controlling over £18bn of GWP globally, we have the perfect platform to negotiate at the highest level with the world's leading insurers. This matters for you, because it means we have access to secure the very best deals for our clients, whoever they may be.

For over 27 years', we have worked with some of the UK's best businesses across all industry sectors, meaning we understand you, your business and the challenges you face.

It's thanks to this experience, that we believe we're best placed to protect you. Not only because we can deliver the best cover with the most competitive premiums. But because we can form a true partnership working closely alongside you, not just for you.

Throughout our history we've remained true to our values, centring on a commitment to exceptional service & investing in our people.

It's this combination of scale and influence, alongside a service-led ethos delivered by an in-house team, that means we can deliver the best for you.

So read on to learn more about the award-winning team who will be working alongside you to create a bespoke insurance programme. Delivered with the exceptional, award-winning service that sets us apart.

THE IMPORTANCE OF CHOOSING A SERVICE-LED INSURANCE BROKER

Insurance can be complex. Particularly in a commercial environment, where you have a multitude of risk factors, some obvious, but some not so. We have recently experienced a 'hard market', and insurers can make it more difficult than ever to get the best cover at a competitive price, now is the time that you need a strong, **service-led broker with an independent ethos** on your side, to get the very best for you.

Our position in the market means that we are not limited to who we can approach, allowing us to work with whichever insurer is placed to provide the best terms for you, whilst retaining the buying power to secure you the best deal possible.

By contrast, many national brokers and consolidators use a limited panel of partners, who often work on increased commission meaning you're paying more to pass on rewards to others. Leaving you with higher premiums and no added benefits to you.

In a drive for profit, many of these brokers are also looking to reduce their costs and service levels, often making their claims teams redundant and employing third party companies to do this role on their behalf which leaves you with reduced quality of service, and claims handlers who don't understand your policy. Meaning you don't get the best results.

Conversely, we have our own in-house claims & risk management teams with over 26 specialist claims managers, loss adjusters and risk specialists, working closely together to prevent claims occurring where possible, whilst also resolving them swiftly when they do.

By working with us, you get a broker with your benefits at heart. Dedicated points of contact who understand you and your policy meaning you get the best service, the best terms and a competitive premium.

THE UK'S MOST DECORATED INSURANCE BROKER

We're proud to have been recognised as the UK's Best Independent Broker by the industry's most prestigious awards institution.

We were the first broker to win this award more than once, now having won it three times in total. We also won the award in back to back years, reflecting our market-leading achievements and recognition in the sector.

But these awards aren't just meaningless trophies gathering dust on a shelf for us. They're the proof that our dedication to exceptional service & investment in people works. And the motivation to continually improve and deliver for businesses like yours.

Judges have continued to praise how our team go above and beyond for our clients, pulling out all the stops to get the best solution. Whether that's settling complex claims, securing competitive terms or simply delivering exceptional day to day service. It's this investment in our people that has ensured you can access the industry's best service for today and tomorrow.



LOCAL SERVICE & GLOBAL PROTECTION

We are the UK representative for the Trust Risk Control Group who are:

- **Co-operative, international service partner, an independent network in more than 100 countries**
- **15,000 partner “employees” worldwide**
- **20 billion€ entrusted insurance premiums**
- **2.5 billion€ brokerage/fee revenue**
- **800 branch offices of members worldwide**
- **Trust’s global broker alliance is one of the largest international insurance service networks**



This is a selection of the services we’re able to offer as a member of the Trust Risk Control Group to protect your business wherever in the world you might operate.

- We will select, engage and monitor Foreign Service partners
- We will develop, market and co-ordinate international insurance programs
- We are able to place special coverages abroad such as political risk, captive or contingency solutions
- We benefit from being continuously informed about international insurance markets and people, policies and losses via Central Online Risk Information System (CENTORIS) and trustrc.com
- Our own highly successful UK based risk management consultancy can be extended to include full International Risk Management Consulting

OUR PROMISE TO YOU

At a time when many brokers are outsourcing core services or centralising into oversized networks and groups, our promise is that throughout your time working with us, you'll have access to all of the following benefits.

Think of us not as just your broker, but an extension to your business, as committed to it as you are.



Personal Service

Dedicated points of contacts & face-to-face service for account management & claims.



Claims Excellence

An in-house claims team for faster settlements whatever the claim size.



Risk Management and Health & Safety

Both delivered by our in-house team to help you minimise risk & protect your business.



In-house Loss Adjustor

Ensuring that any major losses are settled fairly & accurately in your favour.



Claims Defensibility Training

To help your team minimise the impact of claims on your operations & premium.



Global Protection

We can represent you in any countries you operate either now or in the future.



Discounted HR & Employment Law

Our in-house HR & legal experts can support all elements of your HR function.



Employee Wellbeing Services

Helping you to develop & maintain a motivated, engaged & healthy team.

OUR SENIOR TEAM



Justin Romero-Trigo
CEO

Justin started Romero 27 years ago, and from day one has been passionate about delivering the best for our clients.

Leading from the front, he takes an active role in our client care ensuring we live up to our promise of delivering exceptional service, every time.



Simon Mabb
Managing Director

Simon is our managing director, and oversees the general performance of Romero. He works closely with insurers at board level and our partners in the AssuredPartners group to give us access to the best deals in the market as well as working alongside our department leaders to ensure we're consistently delivering on our service promises for clients.



Richard Towler
Broking Director

Our Broking Director, Richard Towler, has approaching 30 years' experience in commercial insurance working in a senior role for the last 20 years in both regional and multinational brokers. He has an in depth knowledge of a wide range of commercial insurance programmes and the issues faced therein, which is especially relevant in the current market conditions. Over the years Richard has been involved in placing many challenging programmes on liability, property & professional indemnity insurances across a wide portfolio of clients.

OUR SENIOR TEAM



Jody Thirkell LLB (Hons) ACII
Claims Director

Jody is at the head of our overall claims function and will oversee your account from a claims perspective. Having graduated with a law degree from Sheffield University in 2000, Jody has held senior positions at both Direct Line Group and NIG Insurance before joining Romero Group in 2005 to head up the claims department. With a vast amount of technical knowledge, Jody also has an appetite for good customer service and a strong sense of commercial awareness.



Stuart Dobbins
Technical Claims Director


Stuart boasts over 20 years' experience of managing a broad portfolio of large and complex losses for high-value clients.

Responsible for helping clients negotiate the diverse and perplexing area of commercial claims, Stuart undertakes comprehensive claims reviews, helping you manage any ongoing claims, and identifying trends in your claims history.



Fiona McQuillan
Operations Director

As a qualified solicitor with 20 years' experience dealing with commercial clients, Fiona has a keen eye for detail. Fiona supports Romero clients with HR/ Employment law issues and risk management (including HSE prosecutions/ interventions). Fiona works closely with our Account Directors, Claims & Risk Management Teams to ensure the service delivered to all our clients is exceptional.



WHILE OTHER
INSURANCE
BROKERS
MAKE BOLD
CLAIMS,
WE'RE BUSY
SORTING
THEM OUT.

Since our establishment in 1997, we have made our claims and risk management services key priorities for our business, to ensure we deliver industry leading service for our customers.

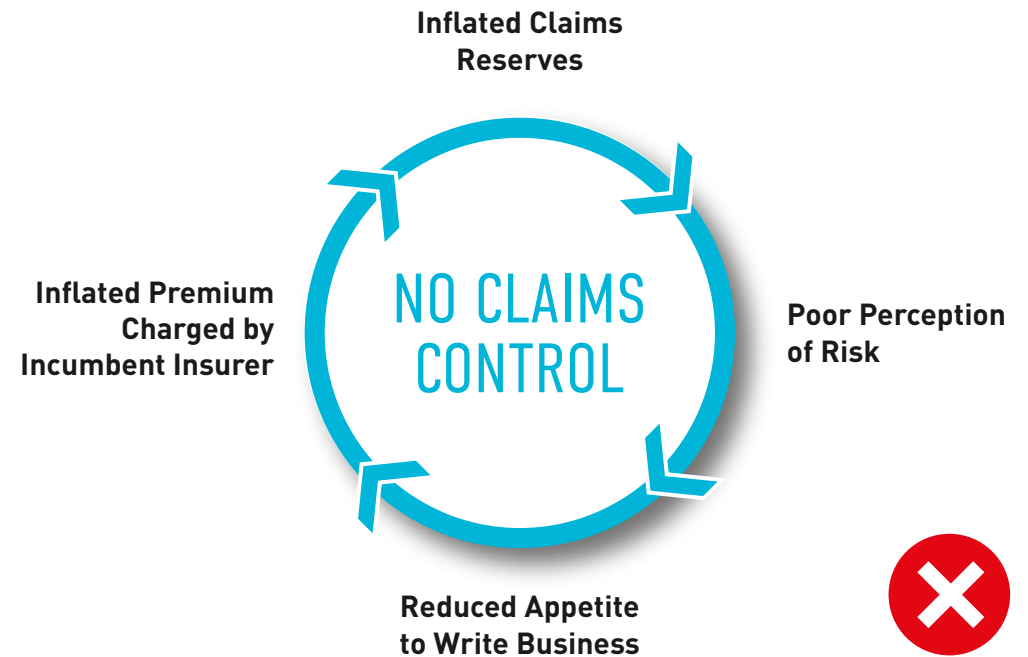
By recruiting top quality staff from insurers and loss adjusters and providing them with a challenging and rewarding environment, we're able to offer you the very best service. Making sure that when something goes wrong, you've got the best team on your side, fighting your corner.

We add value to every claim. However big. However small. We will never behave like a 'post-box', simply passing your claim on to the insurer and leaving you to deal direct with no support.

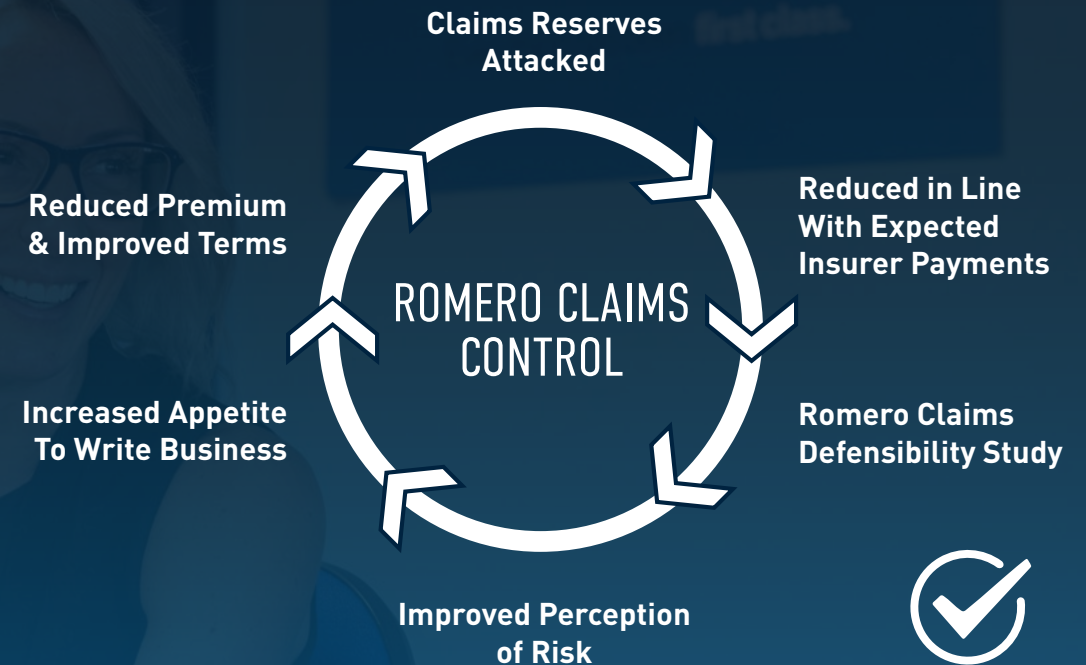
We don't get complacent. We don't let our standards drop.

We pride ourselves on being the very best for you and won't settle for anything less.

THE IMPACT OF OVER RESERVED CLAIMS



CLAIMS CONTROL = PREMIUM CONTROL



EXAMPLES OF LARGE LOSSES WE HAVE SUCCESSFULLY MANAGED

As we have worked with organisations in all industries and at all scales, we have seen claims of all shapes and sizes.

Here are just a handful of some of our successfully settled large claims, securing sizeable settlements for our clients thanks to the diligent work of our dedicated surveying, claims & loss team.



LARGE LOSS CASE STUDY

Our client owned a large two-storey hotel in the West Midlands. The hotel is owned and managed by separate businesses but operates as part of a well-known brand. This means a variety of stakeholders were involved in the process.

In the first week of August, a fire broke out at the hotel. The fire was initially started by a t-shirt left on a sauna, but soon spread throughout the entire building. Though more than 50 firefighters and 10 fire engines tried to tackle the blaze, the building was unfortunately almost completely destroyed.

The client has since recommended to two other businesses who are now Romero Clients.



Immediate on-site assistance support from the Romero Claims Team.



Claim accepted by insurers within a working week.



£1,000,000 Demolition Costs agreed within 10 Days.



Settlement in excess of £20,000,000 agreed and paid to the client within 3 months of the incident date.

LIABILITY CASE STUDY

1

Our client operates a large scale construction materials business with significant quantities of heavy plant machinery, well used to operating safely with no major incidents in its history thanks to a strong health & safety record.

However, freak accidents can occur, and on one tragic occasion, a member of staff was knocked over & killed by a side-loader. This event had an indescribably effect on the business, its employees and the company directors as they were a close-knit team. The Romero team were on hand from day one, to provide assistance and advice on the insurance position, putting both EL and D&O insurers on notice.

The HSE investigated the incident promptly, but ultimately took over 6 years to decide whether to prosecute, ultimately deciding to do so, at which point Romero stepped in with a strategy to protect the business & its employees.



- Appointed our own specialist lawyers to handle the case throughout the process
- Demonstrated an Abuse of Process by the HSE helping to defend our client
- Proved our clients strong Health & Safety and Risk Management record
- Worked alongside client & lawyers to reduce fine from a possible £1.2m, to £200k, saving countless jobs at our clients' business

LIABILITY CASE STUDY

2

Our client deals with construction, commercial and domestic waste, and this incident occurred at the client's waste handling depot.

Whilst working at height stood on a pile of aggregate, our client's employee came into contact with an overhead pylon cable which had 'arced' downwards due to bad weather. This resulted in the employee suffering severe shocks & burns, subsequently dying from their injuries in hospital some days later.

From the moment the incident occurred, our team supported the client immediately, working closely with them and regulatory lawyers to assist with the coroners inquest to reduce or eliminate the risk of criminal sanctions against the business and its directors.



- Immediately appointed our specialist regulatory lawyers to guide the client
- Attended the incident site and all post-accident interviews
- Worked closely with the client & lawyers to position the best inquest outcome
- Our work resulted in a verdict of accidental death at the inquest thanks to demonstration that our client had operated safely despite this freak accident

ADDITIONAL GROUP & PARTNER SERVICES



sentient by Romero

Sentient is a leading HR provider offering flexible solutions designed around the unique HR requirements of your businesses.

Whether you need ad hoc support, advice for an existing HR function or want to fully outsource your HR operations, our Human Resource and Employment Law experts can help.

sentientuk.co.uk
03456 446 006



WE ARE WELLBEING

We Are Wellbeing are corporate & employee wellbeing experts, experienced in creating & implementing comprehensive wellbeing strategies for businesses of all shapes and sizes.

With experience alongside major organisations such as the NHS, Siemens and Taylor Wimpey, they're able to analyse your wellbeing approach and offer tailored solutions to support your staff.

wearewellbeing.co.uk
0113 322 4079



ROMERO PRIVATE CLIENTS

Delivered in-house by our expert team of High Net Worth brokers, our Private Clients service offers you bespoke cover for your personal portfolio.

However diverse or unique your property, motor and possessions may be, they can deliver a tailored solution with concierge service.

romeroprivateclients.co.uk
0113 205 4168



THREE TIME
UK'S BEST INDEPENDENT
INSURANCE BROKER

THANK YOU FOR TAKING THE TIME TO READ THROUGH
THIS INTRODUCTION. IF YOU HAVE ANY QUESTIONS
PLEASE DON'T HESITATE TO GET IN TOUCH WITH US.



ROMERO
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