willis

Insurance & Risk Management



More intelligent.
Not more of the same.

Give yourself a unique advantage.

Willis Insurance and Risk Management is different. We're an independent family business, so we work without distraction or compromise. We value simplicity and intelligence, combining both to create innovative ideas that challenge convention and give our clients a commercial advantage.

Our unique blend of experience, insight and ingenuity has been giving our clients an edge for almost 40 years.

We have established a reputation for getting to grips with the complexities of various industry sectors and providing tailor-made packages to meet specific insurance and risk management needs.

Our Services

Insurance brokerage

From traditional property, vehicle and liability policies to digital fraud and cyber crime protection, we tailor insurance cover to give our clients the specific reassurances they need to get on with what they do best.

Existing programme audits and risk reviews

Whether you are a start-up business or an established organisation our initial process is a full audit and review of your risk profile and current provision. Only after that can we credibly recommend the most appropriate insurance products that meet your exact requirements.

Claims analysis

Our process identifies the common claims brought against an organisation and provides them with guidance to reduce the number and severity of future actions. We help organisations establish a process focused on eliminating or reducing claims before they happen rather than mitigating them after the fact.

Non-conventional advice and reporting

Insurance is based on the pooling of risks, so those with good loss experiences are forced to support those with bad loss experiences. Alternatives are available to low risk organisations and we can offer a full spectrum of risk financing methods including high deductible programmes, self-insurance retention and captives.

Excellence and intelligence are the heart of our business.

We provide tailored insurance programmes for all business types utilising long term relationships with local insurers as well as capacity from the London market. We have also developed 'centres of excellence' to cater for some of the most prevalent sectors.

Construction

Construction insurances often have to meet specific contractual requirements. Whether it be Contractors 'All Risks', 6.5.1 or Latent Defects insurance, our construction knowledge and expertise will help protect your interests, complimented by a comprehensive claims service, including on-site investigations, along with risk management assistance.

Property

We take a pro-active approach to asset management working closely with Landlords, Funders, Solicitors and Managing Agents to ensure all interests are protected by securing the widest possible cover for the core asset and revenue stream. Our experienced team can consult on all areas of property insurance and advise on specialist requirements for Terrorism, Environmental and Latent Defects, as well as ensuring the Landlord is adequately protected during renovation or refurbishment works.

In addition, we have more specific expertise in requirements for Fixed Charge Receivers.

In the event of a claim, our dedicated AIS Division will provide our clients with a full service, ensuring the loss to the asset causes minimal disruption and is settled in an efficient and timely manner.

Transport

A company's fleet of vehicles represents a substantial investment in capital, involves significant management time to operate and accounts for a large proportion of the risk a company carries. Our specialist team is skilled in placing competitively priced insurance programmes to include motor, freight liability (GIT), CMR, property liability, group travel & additional covers on request.

Third party capture is vital for claims defensibility of non-fault accidents. Our motor claims investigators liaise with both the third party and approved repairers to see that vehicles are back on the road quickly and at a reasonable cost. Furthermore, client locus reports are utilised to further mitigate loss.

Hospitality & Leisure

We have long been associated with the hospitality sector from 5-star hotels to boutique establishments and fine dining to fast food, we take great pride in understanding the needs of business owners to include traditional insurances such as property/contents, loss of license and guest effects as well as 21st century covers such as cyber liability, ransom demands, lottery cover and employee protection.

Whilst slips, trips and falls are common occurrences among members of the public, our AIS team works with an equal share of employee claims. With a transient workforce, it is vital to take witness statements and utilise CCTV footage quickly to avoid long tail liability.

Management risk

In today's world it is difficult to keep pace with ever increasing legislation and regulation - firms are being exposed to new risks. There is also more personal liability being imposed on individual directors. We assist in identifying these risks and discussing the potential of insurance covers to mitigate your financial liabilities. These would include professional advice risk, Directors & Officers, Employment

Practices Liability, Environmental, Crime and Cyber. We can assist by preparing your legal team and the associated costs to be paid for, whilst defending any actions against you personally. Our AIS team enables you to carry on with business as normal, taking any undue stress and burden away from you.

Private Client

A high net worth insurance policy is perfect for high value home owners who require bespoke buildings and contents cover. Our team is experienced in brokering policies that include non-standard construction, the option to include all your private cars, holiday homes and watercraft under the same policy, fine art, antiques, jewellery and collections such as wine, coins and stamps. We also offer exceptional benefits for luxury/performance car owners. Our AIS division have specific experience in arranging no quibble cash settlements for high value possessions such as watches and engagement rings. Property investigators also act as firstresponders in the event of a peril and work closely with clients to ensure any emergencies are fixed quickly through a network of approved local repairers.

Accident Investigation Services:

your unique advantage in the event of a claim

Our in-house accident investigation and claims handling team is unique - a specialist division dedicated to managing and defending our clients' claims. They're here to ensure your interests are protected and that the claims process is delivered accurately and without undue delay in the event of a claim.

Controlling claims cost is the most essential element in reducing your annual insurance premium.







Insurance Employment Services Accident Investigation Services Wealth Management

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Community Broker of the Year



For pro-bono work on Killeaton Flooding Claims



2016 Insurance Broker of the Year - Regional (Finalist)



Finalist - Broker Claims Excellence Awards 2016



IoD NI Family Business Director - Finalist 2016