
“Working in partnership with our clients to protect and help them grow”



Richard Garratt ACII Client Director

Richard is the founder, co owner and director of Garratts Insurance Brokers Ltd who undertake the administrative support, FSA compliance and accounting activities for UK & Global

Industry Experience
27 years



Role with Clients of UK & Global

- Richard acts as deputy Client Executive for all corporate clients in addition to managing the administrative support, claims handling and accounting procedures
- Richard meets with Clients at Mid Year review and Renewal meetings to discuss insurance related issues and to receive feedback on the performance of the Client Service team

Senior Management Experience

- Richard has held a number of senior roles in the insurance and risk management industry, including Director appointments in National and independent Insurance Brokers, prior to creating Garratts Insurance Brokers Ltd in 2001.
- Richard has considerable experience in all areas of business management, Client service and management of all Client support activities including provision of FSA compliance auditing

Relevant Experience

- Richard started his career with Commercial Union in Manchester in 1981
- Having moved into Insurance Broking in 1984 Richard was appointed as a Divisional Director of Willis in 1992
- Richard moved to independent Brokers Wallwork Jensen in 1996 and was appointed a Director in 1997
- Richard founded Garratts Insurance Brokers Ltd in 2001 to provide a truly independent, Client focused service to Clients in industry and commerce operating to the highest of FSA authorised procedures and practices
- Richard also provides FSA auditing services to other Insurance Brokers



The Services We Provide for Our Clients

Insurance

We provide a complete range of insurance policies for both UK & International requirements including:

Commercial Combined	Casualty & Liability
Crime / Fidelity Guarantee / Credit	Professional Indemnity
Director's & Officer's Liability	Engineering
Employment Practices Liability	Environmental – Site specific / statutory clean up costs
Motor Fleet	Construction / Contract Disputes
International / Programme evaluation and integration / Global Broker platform	Political Risk / Kidnap & Ransom
Product Contamination & Product Recall	Marine Cargo

We have access to all Insurer markets, including Lloyd's, and we work with Insurers who can demonstrate strong financial security, expertise and experience in each Industry sector, strong claims payment record and procedures and a willingness to Work in Partnership with our Clients

Risk Management

We provide the following independent Risk Management audits for Clients

- Risk Identification Analysis 'RIA' boardroom 'top down' audit
- Operational Risk Review 'ORR' operational 'shop floor' practices audit

Our audits provide a diagnostic report to Clients with benchmarking against Best Practices, legislative compliance and priority action points in up to 20 areas of risk including H & S, Business Continuity, Environmental, Physical Security and Fleet Management

Insurers value highly the output of the 'RIA' and 'ORR' audits we provide and we actively engage the information to assist in insurance programme negotiations to enhance policy cover and reduce insurance premiums on behalf of our Clients

Training Courses for Clients

• Insurance

We provide training through our relationship with the Chartered Insurance Institute for employees of our Clients who have responsibility for Insurance or claims administration. Courses available include: Fire & Business Interruption, Property, Liability, Professional Indemnity, Director's & Officer's Liability, Claims Administration

• Risk Management

We provide accredited courses on IOSH, NEBOSH, Fire & Risk Assessments, Accident Investigation & Reporting, Business Continuity, Manual Handling, H & S policies & procedures through our partnership with Norwich Union Risk Services

• Fleet and Driver training

We arrange the following Driver training courses through our partnerships with RoSPA and Peak Performance Management: Managing Operational Risk (MORR) review, Driver Development workshops, In-House Assessor training, Internet Based Driver Assessment and Education Programmes

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'We're Here To Help'
