

## INSOLUTIONS INSURANCE ARCHAEOLOGY AND LEGACY RESEARCH



InSolutions insurance archaeology and legacy research can allow businesses to transfer legacy claims to identified historical insurance policies.

#### WHAT WE DO

We help locate historical insurance coverage and develop a historic insurance profile to identify protection that exists for legacy claims. This helps to provide certainty around claims transfer and resolution.

#### WHAT WE DELIVER

- We help locate historic employers liability (EL) coverage.
- We create a thorough corporate profile of historical entities associated with the business.
- We highlight the issues and options around legacy EL coverage and rebuild the historic insurance profile.

#### THE VALUE YOU GET

- The reinstatement of valuable lost insurance assets.
- The ability to focus on current business issues through the transfer of legacy claims.
- Future certainty around the protection against burdensome claims and expensive defence costs.

#### WHAT WE DO:

Leverage one of the largest broker archives in the London market to identify policy coverage and deliver detailed findings and recommendations.\*

# PROJECT DETAILED COVERAGE FINAL REPORT

- Identify client project sponsor and coordinator.
- Understand existing policy coverage gaps.
- Understand history of the target company.
- Research historic corporate records and archives, and carryout internal reviews.
- Conduct telephone interviews with relevant personnel where required.
- Identification of external sources that may have retained important evidence of insurance, e.g. law firms, etc. contacting them where possible.
- Review of initial research findings.
- Contact insurers to coordinate research for additional documentation.
- Finalise report.
- Deliver report to client sponsor.
- Highlight any further actions required by client.

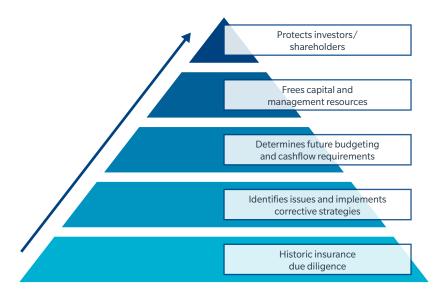
<sup>\*</sup> it may not always be possible to locate policies, but for vast majority of clients we locate additional insurance coverage.





#### WHAT WE DELIVER:

Protection for investors and shareholders from unexpected legacy liabilities.



#### THE VALUE YOU GET:

An understanding of historical business ownership and the ability to redirect legacy claims to third parties or insurance carriers.

### CASE STUDY 1: PUBLISHING HOUSE

#### SITUATION/CONTEXT

- Recent acquisition of another publishing business.
- Sudden influx of unexpected employers liability claims associated with the printing works from this business.

#### WHAT MARSH DID

- Through fact finding discovered the printing works had previously been sold to a third party and redirected a number of claims as a result.
- Locate the EL insurance for the balance of the claims for the majority of the period in question.

#### DELIVERABLES/BENEFITS

- Complete understanding of ownership history of newly acquired print works
- Able to redirect claims to third party owners or relevant legacy insurance carrier, saving hundreds of thousands of pounds.

#### CASE STUDY 2:

#### TYRE AND EXHAUST COMPANY

#### SITUATION/CONTEXT

- Purchased regional tyre and exhaust company with good margin, claims experience, and low staff turnover.
- Experienced a sudden increase in legacy claims and wanted to understand existing insurance coverage.

#### WHAT MARSH DID

- Developed complete ownership history of each of the business sites, locating several previous owners.
- Identified instances where vendors had assumed past liabilities for the majority of asbestos claims producing sites.

#### DELIVERABLES/BENEFITS

- Full understanding of existing liabilities (PL and EL) cover dating back to the 1960s.
- Ability to pass on liability to previous vendors in most instances of asbestos related claims.

For any specific project enquiries, please contact our team directly mrc-uk@marsh.com.



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