

Commercial Risk Europe ^{CR}

Insurance & Risk Management News

PRINT, DIGITAL & EVENT MEDIA PACK 2020

The leading print, digital and events information service for risk and insurance managers.



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Insurance & Risk Management News

www.commercialriskonline.com
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MARCH/APRIL 2020



CONSTRUCTION
Change in Calls for construction in a volatile construction market... 21-23

MARKET OUTLOOK
Buyer associations urge market to change as long-term hardening sets in... 19-22

No instant market reaction to coronavirus but likely to reinforce hardening

◇ MARKET OUTLOOK

Ben Norris & Stuart Collins
ben@commercialriskonline.com

BC20a@CR.eu

THE COMMERCIAL INSURANCE market remains difficult for buyers but has not immediately reacted to Covid-19, however experts say it will likely reinforce hardening in the longer term.

Aon's global chief broking officer, Hugo Wylstra, told *Commercial Risk Europe* that the insurance market has not immediately reacted to Covid-19 at 1 April renewals and, although still tough for insureds, has stabilised during the first three months of this year.

STEADY AS SHE GOES

"We are seeing that the market is a continuation of what we saw at year-end. There has not been a spike and it is not worsening for buyers. We had a spike at the year-end when people really saw drastic



Hugo Wylstra

premium increases. But we have seen a normalisation, as we were hoping for, in the first three months of 2020. It is still a difficult market with increased rates, but it is generally more reasonable in terms of surprises than at year-end," he said.

Speaking on current conditions

immediately ahead of 1 April renewals, Mr Wylstra said: "Casualty rates are plus 10%, property is plus 5% to plus 20%, unless you are in food or waste, or one of the more difficult occupancies that are really difficult so in December. Motor is fairly flat, especially in the UK. D&O is plus 10%, unless you have US exposure where it is a lot more than that. PI is still difficult as it was at the end of last year."

UNKNOWN UNKNOWN

He said it is hard to predict how coronavirus will impact the market in the medium to long term because of uncertainty over the economy, insured losses and the investment environment. But while these factors play out, the broker is sticking to his prediction back in February that there will be at least two years of hard market conditions (see related article on page p20).

Mr Wylstra also said the insurance market coped well operationally with the turmoil thrown up by Covid-19 during 1

OUTLOOK p2

COVID-19

Planning for long-term pandemic disruption

INSIDE—

Risk managers concerned about Aon's \$30bn WTW acquisition

RISK MANAGERS ARE concerned about Aon's planned \$30bn acquisition of Willis Towers Watsam...

Battles loom over complex and contentious BI coronavirus claims

COVID-19 BUSINESS interruption claims will be limited to a small number of firms that have taken out specific cover...

UK in talks over trade credit insurance backdrop

Trade credit insurers are in talks with the UK government over a possible reinsurance backdrop, following similar moves to support the sector in Germany, France...

Construction firms with loss history may struggle to secure full PI cover

BLANKET RATE INCREASES are not taking into account underlying risks...

Insurance Europe publishes guide to indirect insurance contracts taxation in Europe

Sinosure among leading

Risk management 'rules changed' by Covid-19

◇ PROFESSION

Stuart Collins
stuart@commercialriskonline.com

BC20b@CR.eu

COVID-19 WILL BE A game-changer for the risk management profession, rewriting the rulebook and changing the



technical director at Airmic. "The coronavirus is not reality with transformation of the economic and social

of innovative thinking and reality. Still a relatively immature profession, it is nonetheless one that is still not moving fast enough and keeping up with the times," she said.

"The Next World needs the 'next risk professional'. The profile for the next risk professional includes entrepreneurial thinking and behaviour, data capability,

CONTACT: Hugo Foster
Stewart Brown

E: hfoster@commercialriskonline.com
E: sbrown@commercialriskonline.com

T: +44(0)203 858 0191
T: +44(0)203 858 0190

Key Information

Essential reading for corporate risk and insurance managers:

Part of a family of international publications produced by an experienced team

Focused on corporate risk and insurance managers' information needs

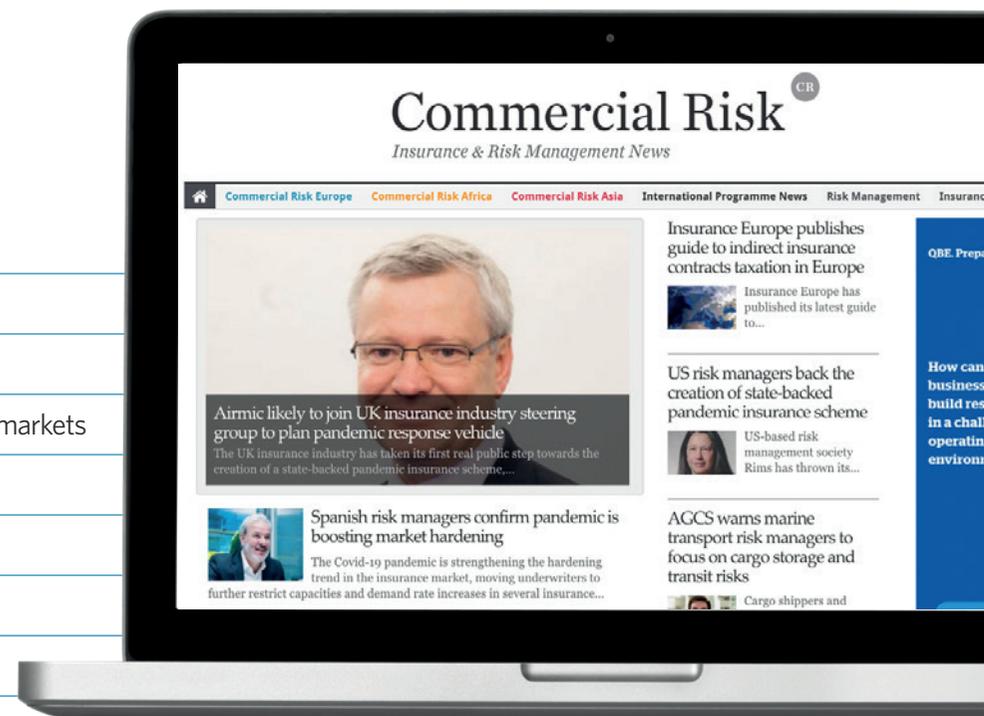
Audience reach expanded to include large multinationals and the middle and upper middle corporate markets

Relied upon for accurate and exclusive news, in-depth analysis and proprietary content

Events co-hosted with Ferma and other leading national member associations

Print and digital newspaper, online, weekly digital newsletters, seminars and awards

Unrestricted free access to our content for risk and insurance managers



MARKET LEADING AUDIENCE

- 3,500 circulation for the monthly newspaper
- 8,000+ additional circulation for conference delegates
- 8,400 subscribers for the weekly electronic newsletters
- 70% audience of corporate risk and insurance managers
- 80% audience based within Europe

AUDIENCE PROFILE

Commercial Risk Europe is considered essential reading for corporate risk and insurance managers with an interest in Europe at multinational firms, the middle and upper middle corporate markets and also their risk transfer partners.

Audience

Company Type

- 70% Corporates
- 18% Brokers
- 10% [Re]insurers
- 2% Other

Regions

- 80% Europe
- 13% US
- 3% Africa
- 3% Asia
- 1% Middle East

TOP 10 CORPORATE INDUSTRIES

- Energy
- Services
- Finance
- Manufacturing
- Food & Beverage
- Retail
- Telecoms
- Engineering
- Consulting

Newspaper

Commercial Risk Europe was originally launched as a newspaper with the aim of becoming the voice of the European risk and insurance management community for professionals at the largest multinational companies. Since launch we have evolved to offer our readers and advertisers additional platforms, however the newspaper remains an integral and highly valued medium to connect advertisers with our audience. We have also expanded our audience reach to include the increasingly important middle and upper middle corporate market.

We publish seven issues in a year to a combined circulation of over 8,000. Most editions also receive additional distribution through industry events resulting in a further 8,000+ print copies produced annually.

NEWSPAPER ADVERTISING RATES

FREQUENCY:	1X	3X	5X	8X
Front Page Strip	£5670	£5100	£4820	£4540
Full Page	£6065	£5460	£5155	£4850
Half Page	£3150	£2835	£2680	£2520

Advertising rates are gross rates and subject to applicable VAT at the prevailing rate.



2020 issue dates & ad copy deadlines:

JAN/FEB ISSUE
Publishing 4 February
Ad copy deadline
28 January

MARCH/APRIL ISSUE
Publishing 27 March
Ad copy deadline
22 March

MAY/JUNE ISSUE
Publishing 5 June
Ad copy deadline
22 May

JULY/AUGUST ISSUE
Publishing 31 July
Ad copy deadline
24 July

SEPTEMBER ISSUE
Publishing 1 September
Ad copy deadline
20 August

OCTOBER ISSUE
Publishing 12 October
Ad copy deadline
1 October

NOV/DECEMBER ISSUE
Publishing 27 November
Ad copy deadline
23 November

Going the extra mile to help you cover the last...

Smart cities, share apps, drones, artificial intelligence, electric vehicles.

Practically every aspect of transport and logistics is set to transform, from haulage to last-mile delivery.

Prepare your business with a combined policy from QBE.

Tailored to your requirements
By empowered underwriters
With specialist knowledge
And risk management as standard

QBE. Our business is knowing yours.

See the future of insurance at qbeurope.com/innovation



ASSOCIATION CONFERENCE	MONTH	DESCRIPTION	SHOW DAILY PRINT RUN
AMRAE	February	The annual meeting for French insurance buyers	2000
Airmic	June	The annual meeting for UK insurance buyers	Digital only due to Covid-19
GvnW	September	The annual meeting for German insurance buyers	TBC due to Covid-19
Ferma Seminar	October	The biennial meeting for European risk & insurance managers	250

Conference Print & Digital Show Dailies

Commercial Risk Europe is widely respected by key industry associations and is in the privileged position of providing attendees at selected annual industry events with unique conference Show Daily newspapers and electronic e-dailies.

The print dailies are typically 16+ page editions produced live at the conference, dedicated to providing attendees with up-to-the-minute and summarised news, plus analysis about the conference meeting.

For firms looking to enhance their profile with specific association conference delegates, these show dailies provide a highly complementary advertising and sponsorship platform.

The e-dailies are emailed out on the morning of each full day of the conference with a daily circulation of over 8,000. Just as with the print show dailies these are available for all visitors to download at www.commercialriskonline.com.

This unique programme of content will enable firms to increase their visibility to conference attendees in addition to non-attendees [via access to www.commercialriskonline.com] with a number of bespoke marketing options including:

Full page thought leadership article of approx. 750 words plus images for one or two editions of the newspapers and also included in one or two editions of the e-dailies.

Subject to availability. Please contact us for pricing.

Need help with your thought leadership content? CRE work with a network of highly skilled and knowledgeable freelance journalists who could help you to produce 'publication ready' thought leadership content. Please ask for details.

Advertising and sponsorship rates are available on request.

NEWSPAPER AND CONFERENCE SHOW DAILIES TECHNICAL SPECIFICATIONS		
Front page strip:	Trim: 257mm x 45mm	Bleed: 263mm x 48mm
Full page:	Trim: 257mm x 364mm	Bleed: 263mm x 370mm
Junior page:	Trim: 167mm x 307mm	Bleed: 225mm x 330mm
Half page Horizontal:	Trim: 257mm x 182mm	Bleed: 263mm x 185mm
Half page Vertical:	Trim: 128mm x 364mm	Bleed: 134mm x 367mm

European Risk Frontiers Survey

Our annual Risk Frontiers Survey was launched in 2010 and has developed into a pivotal benchmarking project with a dedicated publication and event series [see page 10] trusted by risk and insurance managers and their risk transfer partners across the European borders.

The Survey is conducted through a range of one-on-one interviews and roundtable discussions among risk and insurance managers across Europe concerning current topical issues in the workplace.

Soundbites from the Survey are released through the pages of Commercial Risk Europe and online throughout the year with the full findings published in a single report in October.

Further information regarding sponsorship options is available on request.



Special Reports

The Commercial Risk Europe Special Reports are produced in both print and digital [PDF] formats.

The Special Reports provide our experienced editorial team with the opportunity to work closely with one or a small group of sponsors to take an in-depth and often technical look at a key market theme. Each Special Report is published as a fully independent product and will typically contain data, analysis and interviews from a range of market participants and will include an interview with the sponsor. The sponsor is also able to work with the editorial team to help to guide the content around specific messaging combined with high impacting sponsorship branding and advertising.

For a list of the planned Special Reports for 2020 please contact us.



Sponsored Reports

Commercial Risk Europe is pleased to offer a series of Sponsored Report opportunities. Sponsored Reports provide firms with a platform to publish their own thought leadership material, combined with independent content from our journalists under a co-edited process. These reports provide an excellent route to market for firms that are rich in intellectual capital looking for a trusted and relied upon media outlet with an information-hungry audience.



Online

Populated by news and analysis on a daily basis, the Commercial Risk Europe platform provides an excellent online channel for advertisers.

The site is responsive in design ensuring that it is compatible for all devices and advertisements are served through Google's DoubleClick programme.

The new platform provides a range of high impact advertising positions including Billboard, HPUs, MPUs, Leaderboards and Custom ads.

The Commercial Risk Europe platform also provides opportunities for selective native advertising [advertorial], enabling firms to publish thought leadership content.

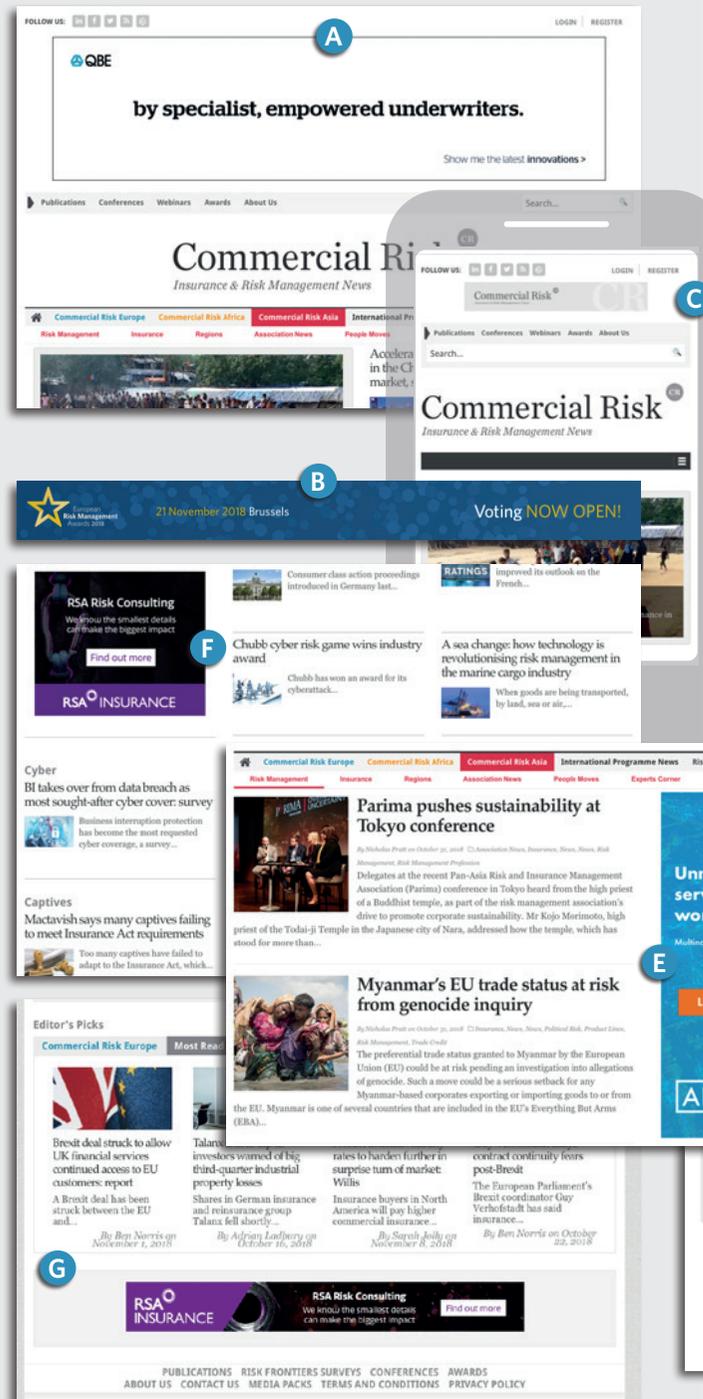
Responsive design ✓

High impact advertising positions ✓

Native advertising options ✓

Geo and word tagging function ✓

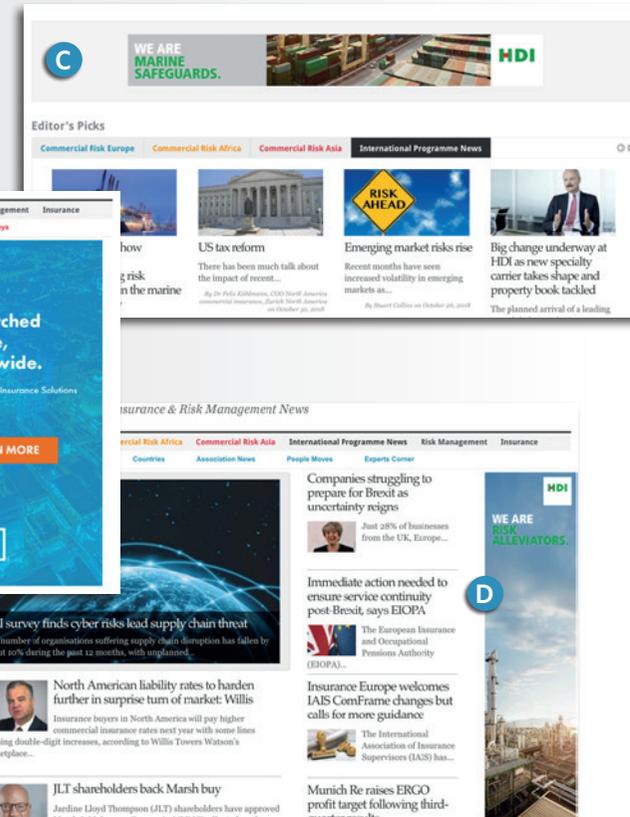
DoubleClick traffic management ✓



WEBSITE ADVERTISING RATES

A	Billboard	£5,400
B	Super Leaderboard	£5,400
C	Leaderboard	£5,000
D	Skyscraper	£3,500
E	Double MPU	£3,500
F	MPU	£3,500
G	Bottom Leaderboard	£1,500

Advertising rates are gross monthly rates and assume 100% occupancy per month. Pro-rata share of voice rates are available on request. All rates quoted are subject to applicable VAT at the prevailing rate.



Weekly Email Newsletter

The Commercial Risk Europe weekly email newsletter is published 48 weeks in each year. Its improved and easy to read format with news and analysis content has really struck a chord with the insurance community in Europe. From a starting point of 200 readers the newsletter is now distributed to over 8,000 risk management and insurance executives across Europe and further afield.

Leaderboard, MPU and Custom advertisements are available in high impact positions.

EMAIL NEWSLETTER ADVERTISING RATES

	1 week	12 weeks	24 weeks	48 weeks
Leaderboard	£1750	£1575	£1488	£1313
Leaderboard bottom	£1250	£1125	£1063	£938
MPU	£1250	£1125	£1063	£938
Custom ad	£500	£450	£425	£375

Advertising rates are gross rates and subject to applicable VAT at the prevailing rate.

NEWSLETTER ADVERTISING SPECIFICATIONS

For all banner sizes supplied:

File types accepted: JPG, PNG, GIF

Target URL: Please provide your target URL and any third-party tracking tags along with the creative

Hosting: Your advert will be uploaded to Commercial Risk Online's secure CMS

Animation: All important messaging/branding/calls to action should sit on slide 1 of the creative, due to some email clients not displaying beyond slide 1

Newsletter advertising specifications

1 LEADERBOARD

Dimensions: 728px x 90px

File types accepted: JPG, PNG, GIF

Target URL: Please provide your target URL and any third-party tracking tags along with the creative

Hosting: Your advert will be uploaded to CRO's secure CMS

Animation: All important messaging/branding/calls to action should sit on slide 1 of the creative, due to some email clients not displaying beyond slide 1

2 MPU

Dimensions: 300px x 250px

File types accepted: JPG, PNG, GIF

Target URL: Please provide your target URL and any third-party tracking tags along with the creative

Hosting: Your advert will be uploaded to CRO's secure CMS

Animation: All important messaging/branding/calls to action should sit on slide 1 of the creative, due to some email clients not displaying beyond slide 1

3 CUSTOM

Dimensions: 345px x 90px

File types accepted: JPG, PNG, GIF

Target URL: Please provide your target URL and any third-party tracking tags along with the creative

Hosting: Your advert will be uploaded to CRO's secure CMS

Animation: All important messaging/branding/calls to action should sit on slide 1 of the creative, due to some email clients not displaying beyond slide 1

4 LEADERBOARD

Dimensions: 728px x 90px

File types accepted: JPG, PNG, GIF

Target URL: Please provide your target URL and any third-party tracking tags along with the creative

Hosting: Your advert will be uploaded to CRO's secure CMS

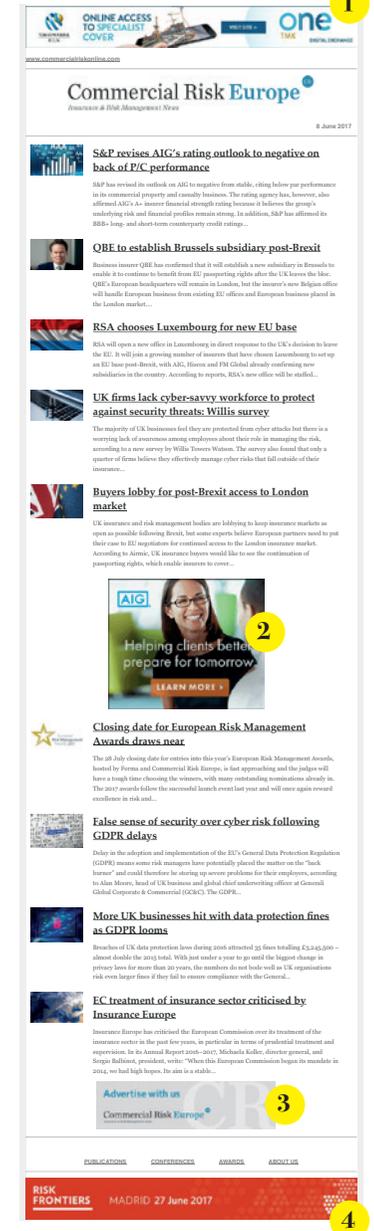
Animation: All important messaging/branding/calls to action should sit on slide 1 of the creative, due to some email clients not displaying beyond slide 1

How to supply your advertising

Please email to cmorrish@commercialriskonline.com and copy in your sales contact

Technical queries: cmorrish@commercialriskonline.com

Booking queries: call or email your sales contact



3rd Party Thought Leadership Content

Commercial Risk Europe recognises that firms put a big emphasis on thought leadership. For that reason we are making, for the first time, the Commercial Risk Europe platform in both print and Online formats available as an outlet to publishing third-party content.

Through content licences we are enabling a select number of firms to publish thought content that will sit alongside our own editorial features and news stories.

Articles are written by the firm and supplied in word format to us and we then publish them on the platform. Images/data graphs can also be included. Articles will appear in the same manner as our own content and will be displayed as a 'run of section' piece meaning that they will slot into a standard article section.

Selected articles will also be chosen to appear in the weekly newsletters which are sent to over 8,000 subscribers.

All third party content is published in front of our Online subscription wall ensuring maximum ease for readers to access the content in full and without a subscription. This also enables firms to promote their thought leadership content via social media channels and encourage their audiences to view their content in an a trusted news outlet.

The articles will also remain on our website indefinitely and form part of our content archive.

* Price on application



Click here for examples of 3rd party content running on Commercial Risk
www.commercialriskonline.com/ipn-experts-corner

Webinars

Webinars can address a very wide range of topics and are agreed on a case-by-case basis with the sponsor partner.

Our first webinar was on Claims insights - from data to information to action, in partnership with Zurich. We had just over 300 people sign up for the live event <https://www.commercialriskonline.com/webinars>

Subsequent webinars we have held include:

Climate change: a complex and fast-moving risk

Date: **4 November 2019**

Time: **14.00-15.00 GMT**

Construction risk management - insurance market outlook

Date of Webinar: **25 September 2019**

Time: **14.00-15.00 BST**

Gaining C-Suite Commitment

Date of Webinar: **7 May 2019**

Time: **2.00pm-2.30pm BST / 3.00pm-3.30pm CET**

The cost for sponsoring webinar is £5,500. This includes a lot of pre and post webinar marketing to CRE's global audiences.

Podcasts

Commercial Risk will host a series of online interviews with leading risk managers and representatives of the insurance sector to help guide our risk manager readers through the pandemic crisis and help prepare for what is sadly likely to be a recurring event in future.

The podcast discussions planned will cover cyber, supply chain, claims construction and pandemic insurance, each topic of pressing concern for the market following the start of the pandemic. Each interview will be carried out by telephone, recorded and edited and produced as a 30-minute podcast.

The edited online print version of the podcast will also be shared with our global readership.

Limited availability, please contact us for full details and pricing.

The screenshot shows the Commercial Risk website with a navigation bar at the top. Below the navigation bar, there are two main sections for webinars. The first section is for 'Supply Chain Risk Management' on Thursday 19 March 2020, 15.00-16.00 GMT, sponsored by Zurich. It includes a description of the webinar's focus on supply chain risk management and a list of agenda items and guest speakers. The second section is for 'Climate Change: a complex and fast-moving risk' on 2 December 2019, 15.00-16.00 GMT. It includes a description of the webinar's focus on climate change risks and a list of speakers. The website also features a 'CONTACT' section at the bottom left and a 'PAGE 9' indicator at the bottom right.

Executive Roundtables

Our European focused executive roundtables enable firms to facilitate discussion, provide a platform for the sharing of intellectual capital and to market their brand and experts. Each roundtable will typically involve 8-10 senior executives, carefully assembled through collaboration between Commercial Risk Europe and our commercial partners.

Following the roundtable, a report of the discussion will be produced by Commercial Risk Europe and published and distributed to the full print circulation and published on the website. Our commercial partners are also able to post the report on their own digital platforms.



Executive Roundtables - topics scheduled for 2020:

- Cyber
- Supply chain
- Emerging Risks
- Captives
- Claims Management
- Global Programmes
- Climate Change
- Technology & AI
- Employee benefits

Partnership information and associated fees are available on request.

European Risk Frontiers Events

Commercial Risk Europe's close and regular dialogue with European risk and insurance managers and their associations through our annual European Risk Frontier Survey [see page 5] enables us to design and deliver a series of community building Risk Frontiers events.

Each event provides insight and information on topical market issues through a combination of presentations, panel discussions and extended networking breaks focused on relationship building and networking.

The events enable commercial partners to position themselves as a leading voice around key market issues and in leading regions through speaking roles and high visibility branding. It also enables firms to meet and communicate with existing and prospect clients in a relaxed social environment.



European Risk Frontiers Seminar 2020 schedule:

- Spain
- Belgium

Partnership information and associated fees are available on request.

High Level Conferences

Our conference programme provides high level content from a range of market leading experts on topical issues. These are full day events that combine education, thought leadership and excellent networking between risk and insurance managers and the risk transfer markets that support them.

Commercial Risk Europe are developing a range of annual conferences that are recognised for addressing market changing events through high calibre technical content. The conferences deliver a range of sessions through a combination of keynote addresses, presentations, case studies and panel discussions from a range of risk, insurance, academic and regulatory executives.

The conferences enable commercial partners to position themselves as a leading voice around key market issues. They also provide opportunities for speaking roles and high visibility branding.

GLOBAL PERSPECTIVE

EXPERT INSIGHTS

IN-DEPTH WORKSHOPS

HIGH-VALUE NETWORKING

Conferences scheduled for 2020

24 September LONDON
Supply Chain Risk Management 2020 - Protecting against business interruption

29 September LONDON
Global Programmes London 2020 - Gaining Maximum Benefit

22 October BRUSSELS
Brussels 2020 - Managing Environmental, Social and Governance Risk

18 November ZURICH
Employee Benefits Risk Management 2020 - the importance of collaboration

25 November SINGAPORE
Global Programmes Singapore 2020 - Gaining Maximum Benefit

2 December LONDON
Claims Management 2020 - Managing the claims experience

Partnership information and associated fees are available on request.





EUROPEAN RISK MANAGEMENT AWARDS 2020

European Risk Management Awards 2020

Sheraton Grand Park Lane, London
Tuesday 8 December 2020

The European Risk Management Awards are hosted by Commercial Risk Europe and Ferma [The Federation of European Risk Management Associations]. Launched in 2016 these awards recognise and promote excellence amongst the 4,800 risk managers Ferma represents and the risk transfer market who support them. Now in its third year the awards have proved to be a huge success and a recognised annual event in the calendar.

Once again for the 2020 awards there will be three different category groups focusing on:

Excellence in Risk Management

Excellence in Customer Service

Industry Leadership

Firms are invited to align with Commercial Risk Europe and Ferma as an awards category partner, which will provide high visibility marketing throughout the Awards initiative, attendance at the gala dinner and the presentation of your chosen award category to the winner.

Partnership information and associated fees are available on request.



CONTACT: Hugo Foster
Stewart Brown

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Hugo Foster

E: hfooster@commercialriskonline.com

T: +44(0)203 858 0191

Stewart Brown

E: sbrown@commercialriskonline.com

T: +44(0)203 858 0190

VISIT: www.commercialriskonline.com