



WILSON M. BECK GLOBAL RISK INC.

REVERSE FLOW INSURANCE PROGRAM

WHY PROGRAM STRUCTURE MATTERS



WHAT IF RISKS DIDN'T STAY LOCAL?

Understanding reverse flow insurance programs





THE PROBLEM

Traditional insurance isn't designed for every structure

- ✓ Local policies operate in silos
- ✓ Inconsistent coverage across jurisdictions
- ✓ Claims and reporting get fragmented
- ✓ Parent company visibility is limited





WHAT IS A **REVERSE FLOW** PROGRAM?

Risk exposure, reporting, and controls are managed centrally, while local teams still meet their own compliance requirements.





HOW THE FLOW WORKS

How risk moves in a reverse flow structure:



Local entities place compliant local policies



Risk data and exposure flow upward



Central program provides structure and oversight



Coverage alignment is managed globally





FLOW EFFICIENCY

Why companies choose reverse flow programs



Greater control at the parent level



Improved consistency across territories



Streamlined claims coordination



Stronger alignment with enterprise risk strategy



WHEN IT MAKES SENSE

Reverse flow isn't for everyone.
It's most effective when:



Operations span multiple jurisdictions



Risk tolerance is set centrally



Regulatory environments vary widely



Leadership wants clearer risk visibility



COMMON MISCONCEPTIONS

Reverse Flow Does *Not* Mean:

- ...ignoring local regulations
- ...removing local autonomy
-that it's a one-size-fits-all solution

FACTS

MYTHS



THE TAKEAWAY

Program Structure Shapes Risk Outcomes.
That's a Fact.



**Reverse flow programs are about
clarity and control, not just risk
placement.**



NINE

WILSON M. BECK GLOBAL RISKS INC.

Is your global program built for visibility across borders? Discover how WMB Global Risks can bring clarity and focus to your multinational business.

CONTACT WMB GLOBAL RISKS TO LEAN MORE

**YOU HAVE GLOBAL RISK.
WE HAVE GLOBAL REACH.**



WILSON M. BECK GLOBAL RISK INC.

REVERSE FLOW INSURANCE PROGRAM

Delivering insights and strategies to help global organizations manage multinational protection on a global scale