

CIR

COMMERCIAL INSURANCE AWARDS 2019

The showcase for excellence within business insurance organised by CIR Magazine

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WINNERS REVIEW

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AWARDS 2019**

Celebrating excellence in commercial insurance



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**COMMERCIAL
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AWARDS 2019**

This year's winners are

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Broker Claims Team of the Year

WINNER: Ascend Broking Group

Intermediary of the Year

WINNER: Charles Taylor

Insurer Claims Team of the Year

WINNER: Beazley

**Insurer of the Year -
Sponsored by VisionTrack**

WINNER: Bupa

Regional Broker of the Year

WINNER: Bedford Insurance Services

Specialist Broker of the Year

WINNER: Ladbroke Insurance
Highly Commended: Club Insure

ESG Award

WINNER: Freedom Group Services

InsurTech Award

WINNER: Cover Genius

Technology of the Year

WINNER: VisionTrack

Initiative of the Year

WINNER: Direct Commercial

Growth Company of the Year

WINNER: Ascend Broking Group

Innovative Product Award

WINNER: Insurdata

Highly Commended: iovation

Specialist Coverage Award

WINNER: CFC Underwriting

Commercial Insurance Recruiter of the Year

WINNER: Lawes Consulting Group

Communications Team of the Year

WINNER: RSA Group

Broker of the Year -

Sponsored by Direct Commercial Ltd

WINNER: Simply Business



Broker Claims Team of the Year

Celebrating excellence in commercial insurance



Matthew Collins and Alex Patten, Ascend Broking; pictured with Matthew Hall, the Chartered Insurance Institute and awards host Kerry Godliman

Winner **Ascend Broking**

The judges said: This team impressed the judges with its deep understanding of its sector, its commitment to customers through a service-driven culture, and a forward-thinking approach to claims technology.

The winning entry: Improving the speed that claims are reported, the manner in which they are communicated to insurers and providing customers with an individual personal claims service is at the heart of Ascend Broking Groups claims proposition. By combining the use of technology with a hands-on claims management with immediate access to management information, Ascend Broking are able to reduce claims costs and associated credit hire and third party property/injury claims and help reduce premium costs for its clients.

By launching a suite of technology products in 2018, Ascend Broking focused on reducing claims notification time and reducing the time it takes to report a first notification – an approach that ensures a proactive response to claims management. Among the products launched in 2018 were the Ascend Claims Notification App, which enables drivers to report a claim direct to insurers at the scene of an accident with the inclusion of GPS and digital photographic evidence;

WINNER

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**BROKER CLAIMS TEAM
OF THE YEAR**

the Ascend Drivers App, which provides all drivers with a digital guide of working practices and claims guides at a touch of a button; and Ascend Dashcam, which offers true real-time dashcam footage of accidents which are immediately handed to the dedicated claims handler. The adoption of this approach has mitigated whiplash and personal injury claims; improved driver behaviour and reduced frequency; increased the speed of claims notification; and reduced claims costs.

“Wherever a client may be, they are able to report a claim instantly,” comments Managing Director at Ascend Broking, Matthew Collins. “A copy of the first notification report with pictures and details of the damage, for example, are instantly forward to our claims team with a copy of the digital claim form to the client’s insurance manager.

“In a market that is rapidly changing through consolidation, the closure of certain offices and, at times, the loss of a personal service, we are finding this approach combined with a traditional personal service is being very well received.”

ascendbroking.co.uk



Ascend Broking Group
Business Insurance Solutions

Growth Company of the Year

Celebrating excellence in commercial insurance



Matthew Collins and Matt Price, Ascend Broking; pictured with Mark Evans, publishing director, CIR Magazine and awards host Kerry Godliman

Winner **Ascend Broking**

The judges said: In a tough market, this broker recognised the need for a different approach, with expertise that is local and available; and an impressive use of technology.

The winning entry: It is less than two years since Chelmsford-based insurance broker, Ascend Broking Group opened its doors as a new business. Since then its rapid growth and use of technology to assist clients in improving the way they manage insurance programmes has helped many businesses reduce claims costs.

Ascend is a modern, forward-thinking insurance broker with a wealth of experience in the insurance market. Team members have experience in top level management at a major broker, running a successful MGA, broking, servicing and claims management. It has seen what works well and what does not. As such, the broker prides itself on its client proposition having the perfect blend of expertise and local service.

The company strives to offer a true alternative to clients, insurers and staff, in an environment where all can prosper, and with a commitment to service and innovation, and to remaining competitive.

WINNER

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**GROWTH COMPANY
OF THE YEAR**

Ascend is a specialist commercial and high net worth insurance broker offering everything a larger, more complex organisation can, but with a personal service, wide choice and – in many cases – an exclusive product. The company has developed a number of exclusive facilities combined with the use of technology applications including immediate claims reporting and 24/7 policy documentation apps.

“Specialists in transportation, construction, manufacturing, professions and executive personal lines, Ascend is providing a unique proposition to customers,” says Ascend Broking's Matthew Collins.

“We provide business owners with a one-stop-shop for business and their personal insurance requirements. We offer the best products for a competitive price, but highlight the difference between insurers and their products.

“In a market dominated by consolidation, Ascend Broking Group has grown quickly as an independent alternative in its chosen industry sectors.”

ascendbroking.co.uk



Ascend Broking Group

Business Insurance Solutions

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- ✓ 24% REDUCTION IN INCIDENTS



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Congratulations to all the winners at the **Commercial Insurance Awards 2019**



THE UK'S MOST AWARD-WINNING CAMERA TELEMATICS COMPANY



Regional Broker of the Year

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Russell Cobley, Commercial Manager and Steve de'Lemos-Pratt; pictured with Awards and Director of Insurance at InterContinental Hotels group, Iain Hovell and host Kerry Godliman

Winner **Bedford Insurance Group**

The judges said: This broker has received some staggering feedback from its loyal client base, which speaks volumes about the company's service levels. With a consistently growing client base and falling policy acquisition cost, the Regional Broker of the Year 2019 has to be Bedford.

The winning entry: Bedford Insurance was founded in 1965 as a traditional, high-street general insurance broker in South London and Surrey. By 2015, the company had moved to a state-of-the-art facility in Surbiton, whilst increasing its capabilities, building teams, hiring specialists and stepping up requirements on staff training. With objectives of reducing price-comparison website reliance and customer acquisition costs and increasing client retention, it set out a strategy to maximise written business in the more profitable areas of the market and, with detailed analysis, to understand which products with high demand would enable the business to attract and retain clients not currently well serviced by PCWs. The result is a focus on commercial lines business with an emphasis on buy-to-let landlord insurance. Bedford has been able to increase the LO client retention to almost 90% in October 2018 at the same time as reducing the online CPA

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**REGIONAL BROKER
OF THE YEAR**

by almost 40%. Whilst still a prominent name on the general insurance PCW/aggregators, trading under multiple brands, the company has become one of the UK's largest buy-to-let property insurance brokers, growing its client base in this category to over 30,000 in 4 years. It has also been able to build great relationships with UK insurers in this sector.

"After a successful 2018, it is a huge achievement for all at Bedford Insurance to win Regional Broker of the Year," says Commercial Director at Bedford Insurance, Steve de'Lemos-Pratt. "On behalf of everyone at Bedford Insurance, we're extremely proud to have won this award. This is the product of a fantastic effort over the last year by everyone involved – from the teams supplying the leads and cross selling to the writing and maintaining of business throughout the year, and to a successful renewal. I hope that this win will be the first of many and we will become a multi award-winning broker.

"As we look to the year ahead, we continue to focus on commercial lines of business with the emphasis on landlord insurance and increasing our presence within the restaurant and entertainment insurance markets. By striving for continuous improvements as a broker, our clients and also our insurer partners, will benefit from increased value, trust and greater working relationships."

bedfordinsurance.co.uk



Specialist Broker of the Year

Celebrating excellence in commercial insurance



In a closely fought category, Ladbrook Insurance is the proud winner of the Commercial Insurance Awards Specialist Broker of the Year 2019

Winner Ladbrook Insurance

The judges said: This year's winner was able to demonstrate advanced expertise, an ethical approach and a dedication to customers, partnering with clients to bring fresh and valuable products to the third sector.

The winning entry: Ladbrook Insurance was created by Martin Ladbrook in 2000. Recognising that third sector organisations had an increasingly important role to play in society, Martin identified a clear requirement for specialist insurance advice for the charitable, social enterprise and voluntary organisations that make up the sector. That strong vision of serving a very specific market has endured. An independent and specialist approach provides particular advantages to Ladbrook's clients; and it has insured thousands of charitable organisations engaged in a wide spectrum of social good. The company's model is based on benefits for all three parties involved in the transaction. Low loss ratios are central as they underpin the validity of the model in the long run. Ladbrook helps clients manage risk and works with insurer partners to create a high quality book of clients.

The company also provides support for a wide number of umbrella groups in the sector. Support can include training

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**SPECIALIST BROKER
OF THE YEAR**

and materials for members. This is vital as many third sector organisations do not have significant internal resources for these activities. This vital support enables best practice to be shared and governance standards to be improved.

The company's own values reflect its core business. "Our approach is simple: knowledge, expertise, an ethical approach and a dedication to the third sector," says Tim Larden, managing director, Ladbrook Insurance.

"Our experienced team have helped the business grow, embracing and informing our values. Everyone at Ladbrook is involved in charitable causes that are close to their heart. We live and breathe the charity sector and we believe that is why so many charities choose to insure with us. Ultimately, however, the customer sits at the head of our model and the test of our success is whether our customers experience better outcomes from dealing with us as a consequence of embracing a niche charity specialist model. We have chosen to highlight the ways in which our customers feel the benefits that we feel a specialist niche commercial insurer should provide."

ladbrook.co.uk

Ladbrook
— insurance —

Specialist Advisers to the Third Sector

Communications Team of the Year

Celebrating excellence in commercial insurance



Eliana Campochiaro, Head of Promotions & Campaigns; Van Valdez, Head of Insight & Proposition; Oliver Hammans, Promotions & Campaigns Manager and Nicola Harris, Promotions & Campaigns Manager; with associate publisher at CIR, Steve Turner and awards host Kerry Godliman

Winner **RSA Insurance**

The judges said: This team recognises the need to both deliver both immediate, measurable results, and to take the longer-term view that an investment in deepening relationships will bear fruit for years after the end of a campaign.

The winning entry: A realignment in 2016 of RSA's Commercial Risk Solutions and Global Risk Solutions marketing divisions led to a more cohesive and collaborative team with a renewed clarity of purpose in four distinct areas of: insight and proposition; events; promotions and campaigns; and bid management. With a continuous commitment to developing internal capability, activities are constantly infused with fresh perspectives and techniques. A supportive culture gives team members the freedom to challenge convention and shine in the process of creating team success. Awareness campaigns have included the insurer's first foray into digital media, featuring programmatic display ads for prospecting and retargeting, and sponsored LinkedIn posts and InMails. The team combined smart analysis of users' search data with live insight into their digital behaviour. Its hyper-targeted digital strategy on its Business Combined digital media campaign

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**COMMUNICATIONS TEAM
OF THE YEAR**

exceeded benchmarks for engagement, and positioned its brand and proposition front of mind, exceeding targets for enquiries and converting to sales long after campaign activity had ended.

"Being presented with this award means the world to us. Our collective efforts as a team have led to incredible results, and this award is also a reflection of the contributions of each individual team member," says Eliana Campochiaro, Head of Promotions & Campaigns, RSA Insurance. "Over the last year, the team has made significant strides towards 'bringing the outside in', whilst undertaking substantial research among brokers and customers, and bringing our proposition to life through innovative, multi-channel campaigns and well attended face-to-face events. We always aim to work and support each other as a family and have a united focus, which enables us to deliver the best solutions for our brokers, stakeholders and customers. It feels great to be recognised for the hard work that we do. Winning this award shows that we should continue to have courage in our convictions, and to strive for the best. This is recognition for our past efforts and also a push factor for our future activities. We will continue to work with cohesion and collaboration, committed to making insurance easy for brokers and customers."

rsagroup.com

