

EXPRESS NEWS

www.commercialexpress.co.uk

Welcome

Dear CE Broker,

I've always believed that in order to be a market leading MGA, you have had to add value.

The first quarter of 2019 saw Commercial Express launch CE Learning: Online. I want the company brand to stand alone from the hundreds of other MGAs and learning and development is something that we introduced into our culture, when obtaining Investors in People Gold. I want our brokers to have a vehicle whereby they can educate their people in technical insurance and regulatory matters and at the same time learn a range of soft skills. It's been a huge success and many brokers are now looking to integrate CE Learning into their way of education.






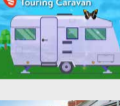

I'm constantly being reminded that it's Commercial Express' 20th anniversary this year and looking back, the industry has changed drastically. These include the use of technology and a number of insurance partners either leaving the industry or merging. One thing remains constant however, which is the need to develop relationships and surround yourself with good people. We would not have been able to achieve anything if it was not for our people and our brokers. The need to continually invest in people is crucial in allowing us to reach the target we have set ourselves. Since the turn of the year, we have recruited 10 new members of staff who we believe will have an impact

not only on our business, but our brokers too. Later in the newsletter you will be introduced to a few new faces.

The current insurance market is a tough place to operate. Insurers, pushed by Lloyd's, are looking to increase rates or cancel unprofitable binders. No longer will growth just be enough. We are entering a period whereby 'Loss Ratio is King'. Management of your binder and having a clearly defined underwriting strategy is critical to the success of your account. Over the last year, we have rewritten our book of business and implemented a new underwriting philosophy. Because we sustained this process, we are now in an excellent position to capitalise and whilst there was some short-term pain, we are now reaping the rewards. We have 7% growth on quote activity and our conversion ratio is still at 31%. The message from Commercial Express is that we are open for business and we look forward to engaging with our brokers.

I thank you for your continued support, not only during the last few years, but since we began in 1999. Thank you to the brokers that have been part of the journey since we began.

Duncan Pritchard
Managing Director

	CE Learning: Online Testimonials	page 2
	Underwriting update	page 3
	Charity updates	page 4
	CE 20th Birthday	page 5
	CE Fantasy Football Winner	page 6
	Our Marketing Campaigns	page 7
	Product Development & updates	page 8



Commercial Express launches first of its kind online learning hub



We are delighted to announce the launch of our very own online learning hub, CE Learning: Online. The market-leading platform offers a wide-ranging set of training courses, completely free of charge for insurance agents and independent brokers. Being the only MGA in the UK to offer such a service, colleagues across the business are extremely proud to be part of this unique learning tool.

The online hub is incorporated in to the wider CE Learning experience, which consists of the newly created e-learning section, plus webinar sessions and face-to-face in person training. The online concept has been developed to teach both new and experienced insurance professionals, whilst giving brokers a helping hand to grow their business from the comfort of their office.

There are more than 400 courses available on the online platform, which cover a range of topics from technical and regulatory modules, to products, course leadership and management, communication skills, compliance, self-development and health and safety. Brokers can enrol in as many courses as they desire and further their knowledge on the industry.

Although the online platform covers training related to insurance material, there is also a whole host of programmes on self-development. These include a confidence building masterclass, time management skills, letting things go and developing resilience. These aspects are key in implementing a happy work life and compliment the industry learning areas of

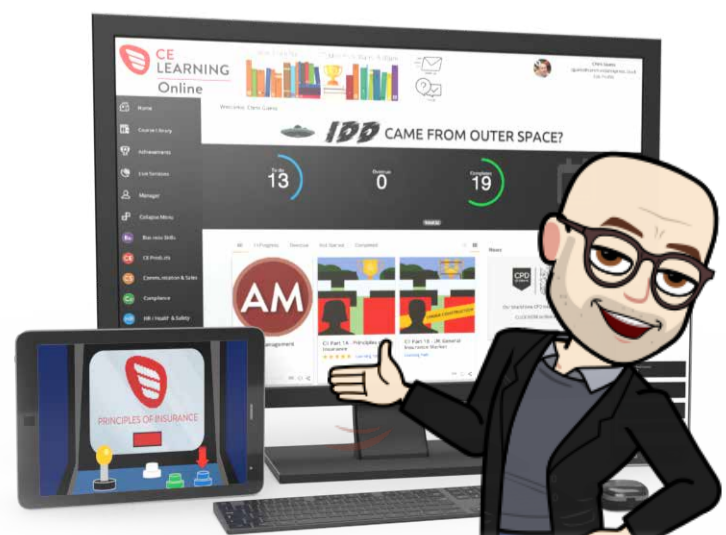
CE Learning: Online. In addition to this, there is a fun and games area which brokers can enjoy.

To add a competitive element to the platform, a leader board shows who has done the most courses and who has scored the highest. Awards are given out to each learner of the month, and each user can download relevant certificates.

Duncan Pritchard, managing director of Commercial Express, said: "Commercial Express is the first MGA to launch an online training platform that is completely free for our brokers.

"This is a very unique concept and I am looking forward to seeing how things progress."

Since its launch, CE Learning: Online has proved increasingly popular amongst Commercial express brokers. With more users signing everyday, the platform is being sought as a vital education tool for those within the industry.



Account Managers update



By Kristian Bartlett
Regional Sales Manager

2019 has been a year of restructuring for the development side of the business, with old servants departing and fresh new faces arriving in our team of Account Managers. As a business we continue to invest in the development team, in both personnel as outlined below and in technology with the launch of our new CRM system. This ensures we have the resource, ability and tools to service brokers across all regions of the UK, efficiently and effectively.

The North West, Yorkshire and the Humber region welcomes **Ian Barnett**. For the last 10 years, Ian has worked at Bollington Underwriting Ltd as the National Business Development Manager, where he managed a panel of brokers producing c£10 Million GWP, and developed key broker relationships across the whole of the UK.

We are also very pleased to announce **Phil Caffery** will join us to look after the Midlands and East of England region. Phil brings experience from both an insurer and broking background, working across both development and claims. Phil has been at Towergate for the last nine years as an Commercial Account Executive, responsible for managing a client book of c£3.5 Million premium spend. Prior to Towergate, Phil worked at NIG and Norwich Union.

More than anything else, Commercial Express understands and recognises the importance of building solid working relationships and earning the trust of our broker partners. Our aim is simple, to add true value to your business. Gaining knowledge of your business strategy and aligning it with our own proposition is key, and we aim to support mutual growth that protects your clients interests, whilst offering development to your people through on-going product enhancement and access to CE Learning: Online.

Commercial Express will always be an insurer partner you can talk to and one who will listen, whether that be offering assistance on an individual case or holding discussions on a business opportunity. With the work that has been undertaken on advancing our online system over the last 12 months, we have had to pause the development of bespoke business opportunities. However, I am delighted to say that we are now in a position to reignite these initial conversations.

We invite you to visit our stand at this year's Broker Expo at the Ricoh Arena on 7th November. Myself and Tom Bolstridge will be on hand to listen to your ideas of developing and launching any opportunity that will deliver mutual growth.

Please contact your Account Manager directly at any time you require assistance or to discuss your account in general. If you are unsure of your Account Manager's contact details with the recent panel changes, then please email the support team on agency@commercialexpress.co.uk who will be on hand to facilitate your enquiry.

As Duncan has proudly said, we reach our 20th anniversary this year and we have numerous events planned over the coming months where we would like you to join us in celebrating our milestone.

Below are a number of up-coming events and exhibitions:

20th Birthday (NI)	6th September
CE Golf Day	10th October
BIBA Scotland	29th October
Broker Exbo	7th November

On a personal level I would like to thank all of our broker partners for their continued support. I can only stress how much work is going on behind the scenes to offer you a far greater proposition than that of our competitors. We strive to be recognised as the go to MGA for adding true value to your business.

What our brokers are saying about CE Learning: Online



“ CE Learning: Online is a modern & easy to use e-Learning solution. The excellent range of content is interesting & allows us to create innovative, fun ways to meet the varied training & development needs of our people.”

- Richard Stride of BeWiser Insurance



“ CE Learning: Online has formed a big part of the development plans for all staff at Riviera Insurance. We find the courses extremely helpful & enjoyable. It is interactive & entertaining, which is proven in the results we have seen. One huge benefit is that everything is recorded easily, allowing managers to keep track of progress. We are huge fans of CE Learning: Online & would highly recommend it to other brokers.”

- Faye Roebuck of Riviera Insurance

Catering trailer product information - Call 0800 978 8007



Features

- All Risks Cover
- New for Old Cover for Catering Trailers Aged up to 3 years old
- Cover Extends to when the Catering Trailer is kept overnight at an Event or Show
- Cover Available for Airstreams, Teardrops & Retro Rockets Converted into Catering Units

Benefits

- Unlimited Amount of Employees Covered under the Employers Liability Section
- Multiple Catering Trailers under the same policy
- Defence costs for any offence under Part II of the Food Safety Act 1990 covered under liability sections

Underwriting update



By Tom Bolstridge
Technical Underwriting Manager

As part of this regular newsletter, I want to take the opportunity to go into a little more depth on our underwriting values, our products and the updates we are working on here at CE.

I have now been with CE for just over 15 months. One of the core principals I wanted to enhance was how we approached underwriting – both from dealing with referrals via Assist and also looking at our relationship with our capacity providers. It is of vital importance to us that we offer excellent service, and part of this proposition is having knowledgeable underwriters, who want to write business and add value.

As Duncan has commented on in his introduction, the market has tightened up some recently, especially in Lloyd's. It is more important than ever that we as an MGA look at profitable growth. This filters all the way to how our underwriters look and assess the individual risks they see.

I have spent a lot of time with our underwriters, really enforcing the need to fully understand the risk presented to them and to engage with our brokers. The more understanding we have, the better we can advise on our products and the more clarity our brokers will have on what we want to write. In some instances, this will lead to more questions, especially on our existing book. It is extremely important to me that these questions add value and we work on this aspect daily as an underwriting team. We try and boil everything down to the essentials, so we can remain as efficient as ever.

A good example of this during the last year is our haulage book of Per Capita and Wages and Turnover products. This trade was converting very well. A review I undertook made me realise that whilst I wanted to continue to grow this trade, I needed to tweak the type of risks we were writing that better suited our underwriting footprint and our capacity. In order for this to happen, I needed to introduce some additional questions to really help understand the risk. I appreciate this may be frustrating but I really do see this as a positive to the future. We can be clear about the risks we want to write, actively target these and help you win or retain clients. It also gives us the ability to be more flexible than ever.

I am also very keen to develop new products and review our existing ones over the coming year. This will result in clearer question sets, improved policy wordings and reduced referral points. We have recently expanded the Technical Underwriting Team to include Mark Humphreys, our Senior Technical Underwriter. He has a wealth of experience and expertise.

I hope this gives a little more insight into one aspect of our everchanging underwriting culture here at CE. I see the whole process somewhat as a journey with ups and downs, but one that I sincerely hope you will join us on.

What does customer service look like to you, our brokers?



By Kellie Stephens
Underwriting Service Manager

We are all different. What you consider to be good customer service will depend on your values and beliefs, your business model, your experience of other service industries and of course, your other providers.

As part of the Senior Management Team, my role is to identify measures of good service and ensure we have the structure and capability in place to deliver and stand apart from other MGAs. I believe that great customer service starts at the beginning, with ease of communication between two parties.

In the last 12 months, I believe we have come a long way in identifying and delivering what we see as your priorities on the service front. We are able to identify trends and resource accordingly by utilising the data from our telephony system. We are available to speak to when you need us.

As an online platform our main communication channel will be through Assist. Many of you utilise the referral button and my team know what time you have sent a referral and understand how important it is to you to get a response with a resolution promptly. I understand there are occasions where this will take a little longer due to complexity but our aim is to get the

majority back to you within an hour. Part of ensuring delivery of this is down to having the right resource with the right levels of experience and I am working with the teams to upskill and empower. This will enable more underwriter availability to answer your online referrals quickly.

However, I can't rest on my laurels and this is where I need your feedback and suggestions, regardless of how this is submitted i.e. speaking to our underwriters, your Account Manager, email etc.

During May and June, Duncan and I were 'on the road' visiting brokers to get thoughts on our service and a view of our varied customer base, and business models. We wanted suggestions for improvement on all aspects of dealing with CE. So far, we have received some positive, and some challenging, feedback. Most importantly, we are getting to grips with how the market is changing and how we need to think about adapting our model for the future.

These are exciting times and to achieve our mission of being the number one MGA of choice, I invite you to help us revolutionise our offering to you.

Outside Caterer product information - Call 0800 978 8007



Features

- **Public & Products liability cover up to £10,000,000**
- **Employers Liability cover up to £10,000,000**
- **£500 Loss of Money & £500 Loss of Stock cover as standard**

Benefits

- **Event organiser's schedule included with policy document**
- **Unlimited number of employees covered under the Employers Liability section of the policy**
- **Money, Stock and equipment (when selected) is covered on an all risks basis anywhere within UK**
- **Defence costs for breach or alleged breach of Part II of the Food Safety Act 1990**

BIG savings on Outside Caterers scheme

Commercial Express brokers can now take advantage of big savings with the Outside Caterers scheme. A range of improvements have been made just in time for the catering season, which is great news.

- **At Commercial Express, we can now accommodate risks up to a turnover of £750,000. The broker will need to refer to CE for risks however, between the previous maximum limit of £500,000 and £750,000.**
- **Insurers have agreed to discount the optional covers (Business Equipment, Business Interruption, Deterioration of Stock, Money and Stock) by up to 50%.**
- **The maximum sum insured on Money and Stock has been increased from £2,500 to £10,000.**

Charity updates

For the second year in a row, Commercial Express has chosen Macmillan Cancer Support as their charity of the year. Back in December 2018, staff nominated charities that they felt should be supported. A vote was then cast to decide which cause would be the dedicated Commercial Express charity of 2019.

The staff at Commercial Express have been dedicating their time throughout the year to raise much needed funds. A variety of cake, donut and other food sales have taken place, which are always popular amongst the departments. Technical underwriting manager Tom Bolstridge also braved the shave on a rainy day in March. After collecting donations from colleagues, Tom said goodbye to his curly haired locks in this year's charity head shave.

Account manager Paul Ingleby will be taking on a challenge and competing in the Prudential Ride London 100 on 4th August.

Paul said: "I will be cycling 100 miles around the streets of London and country roads of Surrey, probably with a few hills thrown in for good measure. This represents the second event of the London Classics, which is where I complete the London Marathon, Ride 100 and two Mile Serpentine Openwater Swim. The marathon is already done.

"As a warm up, I did the Freewheel New Forest Spring Sportive 81 mile ride, which is again more hills. These are huge challenges, as I have spent the last nine years running all sorts of distances from 5ks, 10ks, 10 miles, half marathons, marathons and ultra marathons and not sitting on a saddle peddling a bike.

"For these challenges, I am supporting Macmillan. This is in recognition for all those who have suffered or known others suffer from Cancer, which has hit my family on more than one occasion. My struggles over the 81 and 100 miles respectively- and there will be struggles- are nothing compared to the struggles that the victims and their families go through daily."

All the funds raised throughout the year will go to Macmillan in the West Midlands region, whose aim is to improve the lives of everyone living with cancer and to inspire millions of others to do the same. The charity wants to provide support to everyone who needs it and to help people affected by cancer feel more in control of their lives. Macmillan produce independent, expert, up-to-date information to meet the information needs of people affected by cancer.

Duncan Pritchard, managing director of Commercial Express, said: "I am thrilled that such a deserving charity has been chosen this year. Cancer is something which affects almost all of us in some way, so to be able to support the great work which Macmillan do is marvellous."

"I am extremely pleased that our monthly donations and other charitable donations will go a long way in improving the lives of those living with cancer and I look forward to seeing what other fundraising events are to be organised by our staff this year."

To donate, please visit www.justgiving.com/fundraising/commercialexpress



HR administrator Rhiannon Allport discusses the CE charity efforts

Through monthly donations and our fundraising events, we have raised **£8,063.74** for Macmillan Cancer Support during the last 17 months. Our target by the end of the year is £10,000 and with more cake sales, raffles, hot pork sandwiches sales and bingo lined up, we are hoping to easily hit this target.

We ran a survey at the end of 2018 asking staff what kind of fundraising they enjoyed the most and what prizes they liked to win. Anything food related came out on top so with that in mind, we have already held donut sales and guessed how many chocolate eggs were in a jar for Easter. Staff at Commercial Express always get behind the fundraising that is taking place each month and without their donations, we wouldn't have

been able to raise as much money as we have so far for this very deserving charity.

We're currently supporting the MacBum campaign, helping support people living with Cancer in Birmingham and the Black Country. Shockingly, every day 34 people hear the devastating news that they have cancer and by 2020 1 in 2 people can expect to receive a cancer diagnosis in their lifetime. The MacBum campaign provides services such as the Macmillan Relate Counselling Service, Macmillan Specialist Care at Home and much more.



Residential Property Owners product information - Call 0800 978 8007



Offering affordable cover for Residential Landlords of single or multiple properties with our Residential Property Owners policy.

Schemes: Lloyd's AXIS & Channel Syndicate 2015 at Lloyd's

Features common to both schemes

- Free £5,000 Landlords Contents when tenanted by professionals, students or DSS (Non-Referral). All white and brown goods included if supplied by the landlord
- Accidental Damage to buildings is automatically included for professionals, students and DSS (Non-referrals)
- Property Owner's Liability £2,000,000 LOI
- Loss of Rent 20% building sum insured, or up to £150,000 alternative accommodation except for unoccupied properties
- Trace and Access up to £5,000
- Accidental Damage to cables & underground services
- Loss of Metered Water £2,500 any one claim, maximum £5,000 anyone period of insurance



Commercial Express celebrates 20th birthday

As you may be aware, Commercial Express is celebrating its 20th birthday this year. We are extremely proud to have gone from strength to strength throughout the last two decades and the firm has remained one of the few independent Managing General Agents in the UK.

To provide a bit of background for our brokers, Commercial Express was founded in 1999 by managing director Duncan Pritchard alongside Sarah Pritchard. The company came from humble beginnings with just Duncan and another colleague. Progression led to Commercial Express then being based in Castlegate Way, Dudley, with around 20 employees.

Thanks to financial growth, a new headquarters was established on The Waterfront, Brierley Hill, in 2014, where it has made its home for the last five years. Commercial Express now has a workforce of more than 50 employees, with business success being credited to hard-working staff.

Managing director Duncan Pritchard said: "I am extremely proud of everything that Commercial Express has achieved over the last 20 years.

"We have expanded considerably and at a time when other industries are crashing, we are achieving continued success. Nothing is possible without our skilled professionals who provide an excellent customer service."

Over the coming weeks, our brokers will be seeing increased publicity surrounding the 20th birthday celebrations. Eshots, website features and articles about members of staff will be going out.



New faces at Commercial Express

This year, Commercial Express has expanded and welcomed several new members of staff to the business. Everybody has settled in really well and it is great to see new faces across the company. Commercial Express is constantly developing, with further growth on the horizon and we look forward to keeping our brokers up-to-date.



George Genner
IT Apprentice



Rebecca Heyes
Copywriter



Natalie Crockett
Commercial Combined
Underwriter



Mark Humphreys
Senior Technical
Underwriter



Helen Holyoake
Head of Risk
& Compliance



Ian Barnett
Account Manager

First Commercial Express apprentice completes course and takes up permanent role

Congratulations are in order, as the very first Commercial Express apprentice completed his course six months early and accepted a permanent role.

Giuseppe Cosenza, 20, has taken up a full-time position as an underwriter on the renewals team.

He began his apprenticeship in January 2018 and has since gone from strength to strength, becoming a much-valued employee.

Starting his career within the package team, Giuseppe learnt the fundamentals of the insurance industry. One month in, he successfully secured his package license.

He then moved on to working in both catering and renewals, achieving the award for the Foundation Insurance Test (FIT). This is an introductory-level qualification that helps to develop an understanding of how the market operates.

During his time with Commercial Express, Giuseppe has been keen to learn. The Cert CII and catering level one and two are just some of his accolades. He now intends to continue his journey.

"I am working towards increasing my authority within the underwriting teams," said Giuseppe.

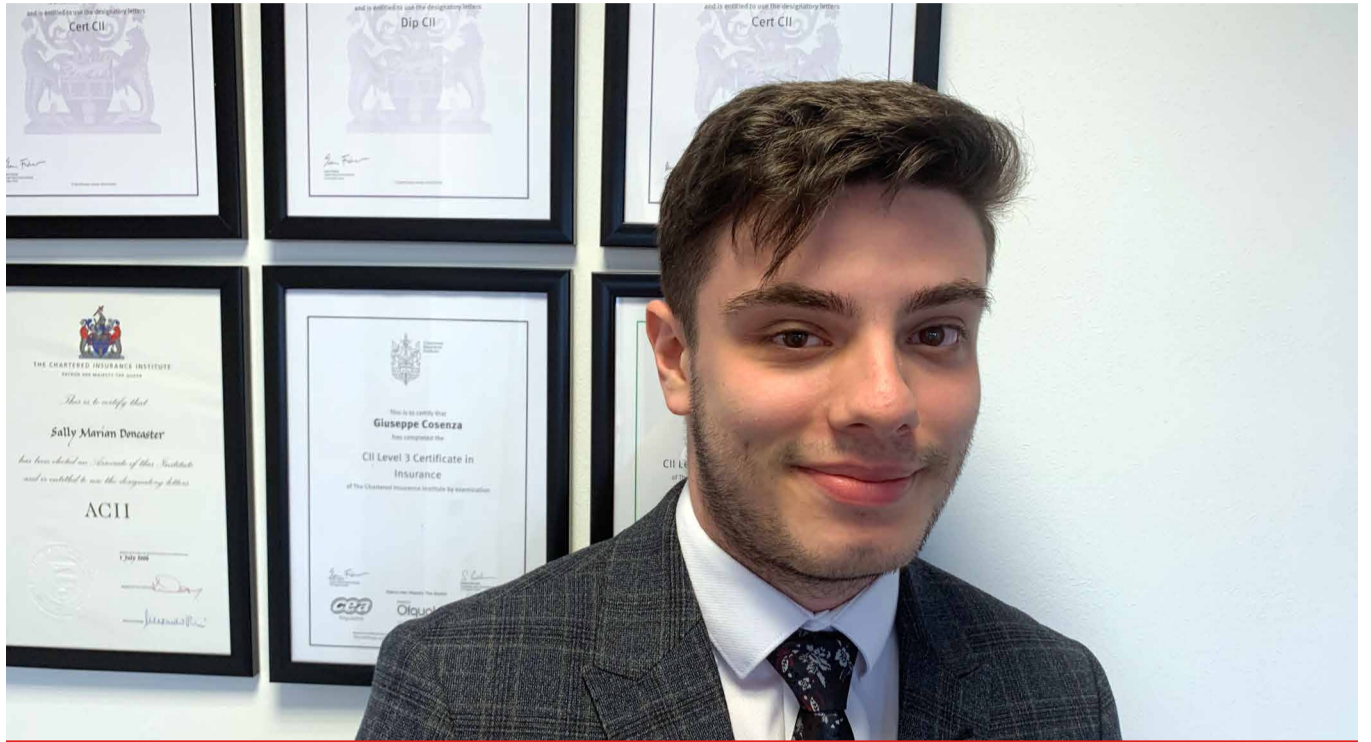
"This means attaining catering and package level two, plus expanding my knowledge on property owners.

"My aim is to become licensed in each area of the insurance we provide and be able to underwrite every product, whilst also working towards my Diploma in Insurance."

Giuseppe credits his apprenticeship in giving him a variety of transferable skills.

He said: "Before I began, I looked into the job and what skills are associated with it. I didn't want my learning to stop and so doing an apprenticeship was a good way to get into an industry.

"The course has given me many transferable skills. I have got my foot on the ladder, and it's great to be in an industry where I can always progress.



Giuseppe Cosenza, 20, has taken up a full-time position as an underwriter on the renewals team.

"There are so many avenues to go down and I would highly recommend an apprenticeship.

"I'm delighted to officially join such a wonderful team of underwriters. I have learned so much already and hope to continue my development with Commercial Express, whilst building relationships with our brokers."

Simon Rowley, underwriting team leader, said: "Giuseppe passing his apprenticeship six months early was always going to happen.

"Giuseppe is driven, eager and hungry for knowledge. From day one, he has always looked at ways of bettering himself.

"He quickly passed his FIT exam and immediately started progressing through his CERT, which only took nine months to complete.

"Giuseppe is now a qualified underwriter with the ability to write both Catering and SME business. He is working towards his DIP, as well as other product lines within Commercial Express.

"Accepting the role on a permanent basis is fantastic news for both employee and employer and I am looking forward to helping Giuseppe develop and see how his career grows."

CE Fantasy Football scores its first WINNER!

Following a long, hard-fought battle across 38 roller coaster game weeks, we are thrilled to be able to announce the winner of our CE Fantasy Football game.

From a total of 615 players, **Dominic Jervis of UKI Direct** has taken our coveted 'Manager of the Season' crown by finishing top of the league with his team **DJs Winners** ending on 2463 points.

Final standings for our 1st, 2nd & 3rd prizes:-

Dominic Jervis of UKI Direct (2463 points) - **£1,000**

Gary Cox of Glentworth Insurance (2418 points) - **£500**

Martin Lindo of MCM Insurance (2409 points) - **£250**

It's been a great season for English teams in Europe, a cracking Premier League season but more importantly, an exhilarating race to the CE Fantasy Football title.



Dominic Jervis of UKI Direct has won the £1,000 top prize

Our manager of the month winners were...



AUGUST 18
Kane Sims-Wilson
CETA



SEPTEMBER 18
Chris Thorn
NASH WARREN



OCTOBER 18
Greg Lickiss
A-PLAN



NOVEMBER 18
Ross Eardley
BE WISER



DECEMBER 18
James Robertson
HIGHHOUSE
INSURANCE



JANUARY 18
Craig Shaw
STAVELEY HEAD



FEBRUARY 18
Asif Khan
RIVERDALE
INSURANCE



MARCH 18
Paul Reucroft
MCM INSURANCE



APRIL 18
Gary Cox
GLENTWORTH
INSURANCE



MAY 18
Pauline Dawson
DAWSON-WHYTE

Current campaigns with CE Marketing

We have been promoting CE Learning and CE Learning: Online, with more than 500 brokers signed up so far. Our demos and video featuring Jon have gone down very well and we are receiving lots of very nice testimonials from our brokers in support of the platform.

We have also promoted our new Terrorism Add-on with the scheme underwritten by Lloyd's syndicate, Atrium with a minimum premium of only £25.

Spring is traditionally the start of catering and caravan season, with our catering promotion helping us to achieve some record-breaking figures in April.

Our new home page layout has allowed us to better showcase our product offering, alongside some additional content such as blogs and insight documents. This provides our brokers with a quicker, simpler, more valuable experience via our website.

CE Fantasy Football has drawn to a close and we have been able to enjoy a lot of fun and engagement with the 615 players in the game. We have seen 10 different manager of the month winners, as well as our 1st, 2nd and 3rd place end of season winners.

We continue to see many of our brokers using social media (in particular LinkedIn) and we are very pleased to be able to engage with so many of you on a daily basis. The insurance industry is fast becoming a hot house of so many topics and innovations for discussion. We look forward to keeping those conversations going.

One of the marketing tools that was created to assist our brokers was an insight document. This is to help brokers understand why our products are relevant. Using a mixture of statistics, description and product plugging, the insight aptly shows the need for our policies, for example, the caravan and event cover. The insight was one of the most popular click throughs on the Commercial Express social media accounts, demonstrating the need for this kind of information to be available for brokers.

The screenshot shows the Commercial Express website's 'Our Catering Products' section. It features a navigation bar with 'Who We Are', 'Our Products', 'CE Learning', 'News & Updates', 'Marketing', 'Help & Support', 'Charity', 'Careers', and 'Contact Us'. Below the navigation, there's a main image of a woman in a catering trailer. To the right, there are three product categories: 'Outside Catering', 'Catering Trailer', and 'Catering Van'. Below this, there are two smaller images: 'Static Caravan' and 'Touring Caravan'.

The infographic titled 'CARAVAN INSIGHT: HERE TO STAYCATION' provides data on the caravan industry. It states that everyone loves a summer holiday and that caravans are becoming increasingly popular. Key statistics include:

- 33.48% Touring Caravan hit ratio*
- 39.83% Static Caravan hit ratio*

 It also lists benefits for touring and static caravans, and a section 'FOR THE BROKERS' highlighting the value of the policies. The infographic includes illustrations of a family in a caravan and a dog.

A collage of CE Learning Online content. It includes:

- 'CE Learning: Online Video' featuring a man speaking.
- 'CE Learning: Online Testimonials' featuring a woman with a thumbs up.
- 'CE Learning Digital Newsletter' featuring a woman and a man with a laptop.

A graphic for 'CE Learning Online' with the text 'Track CPD Hours'. It features a large clock icon and a woman sitting at a desk with a laptop.

A graphic for 'CE Learning Online' with the text 'Over 400 Courses'. It features a woman sitting at a desk with a computer monitor displaying various icons.

A graphic for 'CE Learning Online' with the text 'Easy Access on Desktop & Mobile Devices'. It features a man holding a smartphone displaying the CE Learning app interface.

Finance

The Finance team prides itself on delivering excellent service by offering you the most efficient way to manage your accounts needs with Commercial Express.

Our team has expanded and cross trained, so it doesn't matter who you speak to, Clare, Vicky or Olivia, will all be happy to help you with your query.

Statements of Account

If you are paying by bank transfer, we need you to return your statement of account to confirm what you are paying for and to assist with queries. This helps us to clear your balance quickly. Please send these through to accounts@commercialexpress.co.uk.

Should your Statement of Account be in credit, all we need is a returned statement confirming you agree with the balance and your bank details so that we can credit your account.



Victoria Walmsley - Finance Administrator has more than eight years' experience in the financial industry and likes to build solid relationships with brokers to ensure payment issues are resolved efficiently.



Clare Brindley - Finance Administrator has been in the insurance industry for 29 years and makes sure that wholesale insurer accounts and queries are kept in order and up to date.



Olivia Hampton - Finance Administrator is learning and developing after completing a business administration apprenticeship in a successful commercial brokerage. She has great customer service skills.



The team is headed up by finance team leader **Bronte Wisbey** and finance manager **Phil Bowers**.

Assist system update: 3D Security Announcement

Over the last month or so we have received numerous calls from brokers relating to the fact that users are now seeing an additional security screen (3D Security) appearing when processing a debit or credit card payment.

The idea of 3D Security is to provide cardholders with additional confidence in the security and protection of their monies. This level of security is implemented by the cardholder's bank on their request. This level of security will become more and more common place and is something that we cannot bypass.

Please be aware that the appearance of this additional screen is not an error or failing of Assist but part of the security package provided by the software company on the instruction of the cardholder's bank.

The additional security information only appears on a small percentage of cases but it will become more frequent as the banks tighten their security procedures.

Example of a 3D screen shot asking for additional security information.

The screenshot shows a 3D Security screen from Commercial Express. It displays the 'Payment' section with the MasterCard SecureCode logo and the text 'CREATION .co.uk'. Below this, it asks the user to 'Enter Your SecureCode™' and provides a form with fields for Retailer (CEO), Amount (261.91 GBP), Date (31.05.19), Card number (XXXX XXXX XXXX XXXX), Personal Greeting (XXXX XXXX XXXX), and SecureCode. There are 'Submit' and 'Home/Cancel' buttons at the bottom.

Product Developments and updates

As well as sharing some wider company news and articles, we want to bring you some of the system updates and product enhancements we are working on. Tom Bolstridge explains.

Catering Trailer



We have softened our stance a little regarding the security on static and/or permanently sited units. Previously we required the wheels to be removed with the hitch lock in order to consider theft cover. Now we will look to accept these units with two of the wheels being clamped (as well as the hitch lock being removed). This is still a referral into CE but hopefully this gives a little more flexibility on these risks.

Outside Caterers



A number of improvements have been put through on this product following a review with insurers.

One of the main feedback items from brokers was that the Optional Covers were too expensive when added to the competitive standard cover. With this in mind we have significantly reduced the rates on the following items of cover by up to 50%:

Business Equipment, Business Interruption, Deterioration of Stock, increased Money cover and increased Stock cover.

We have also negotiated extra authority which should improve the response time to referrals as we can now deal in house without the need for further referral. This includes the Annual Turnover sum insured and the Business Equipment sum insured, to name a few.

You should also now see some new drop-down options to compliment this increased authority. For example, when selecting the Annual Turnover, the new options are:

Up to £625,000

Up to £750,000

Over £750,000

Contractors All Risks

There have been a number of changes to this product both as a stand-alone option and as an add on to the Wages and Turnover product.



Many of the loadings that applied have now been removed as detailed. CE have had authority in respect of contracting turnover increased to £5,000,000.

Section 1 – Contract Works

- CE authority increased to £5,000,000 Turnover
- Maximum Contract Period Loadings removed

(up to 6 months +7.5% / up to 9 months +12.5% / up to 12 months +17.5%)

- Maximum Contract Limit Loadings removed

(up to £1M +5% / up to £1.5M +10%)

Section 3 – HIP

- Any One Accident Sum Insured Loading removed

(SI between £100,000 to £250,000 +15%)

Section 4 – Employee's Tools

- Reduced rates (up to 20%) and new rating band created (small size discount now)

- Limit of Indemnity Loading removed

(LOI per employee increased from £500 - £1,000 +20%)

£1,000 given as standard

The excess for all trade groups is now £500 – previously some trades had an excess of £1,000.

The following trades, which all previously referred into CE, will now quote through:

- Artexer
- Audio Visual Engineer
- Computer Engineers
- Domestic Appliance Repairer
- Domestic Shed/Garage Erection
- Dryliner
- Drystone Wallers
- Garage Shed Erector
- Garden Equipment Engineer
- Heating and Ventilation Contractor
- Kerb and Paving Layers
- Metal Fabricators
- Office Equipment Engineers
- Pebbledashing and Rending Contractor
- Plumbers and Heating Contractor (Domestic and Light Commercial only)
- Property Maintenance and Repair
- Shed/Garage Erectors

- Street Furniture Installers
- Timber Decking Contractors
- Woodburning Stove Installation

Industrial PO



- Current unoccupied rates to be decreased by 10% across all types and areas
- Increase of 15% on all 4 Public House trades

Touring Caravan



- 10% discount for policy holders over the age of 50 years removed
- A new load of 5% to apply when the policy holder is aged 30 years and under

Residential PO – Underwritten by Channel



- DSS Non-referrals – increase by 2.5% across all postcode areas
- Students – increase by 5% across all postcode areas
- Unoccupied – reduce by 5% across all postcode areas

Please note the rates provided by Axis remain unaltered.

Landlords Contents



- Increased all rates on all areas by 5%
- Increased minimum premium from £50 to £60 before IPT and fee

Tenants Contents



- Increased all rates on all areas by 5%

A final word from digital learning specialist Jon Hill

A Personal Approach to Learning

Whilst we are very proud of the huge range of courses we offer on CE Learning: Online, we also realise that such an extensive course library can be daunting for new learners. With over 400 courses to choose from, where do they start? Which courses would they benefit the most from studying? How can we ensure that new learners make the best use of their time in CE Learning: Online?

The answer is zero waste learning – a bespoke curriculum tailored to the individual's learning needs – that allows new learners to focus on what they need to know first. Not only is this a more efficient use of their time, but it also increases engagement by ensuring the courses they study are relevant and useful to them.

The recent phase of CE Learning: Online saw the launch of our Insurance iTest. This short quiz tests learners on the topics covered by our Insurance Technical and Insurance Distribution Directive courses and provide a personalised prescription to remedy any areas where they may have become a bit 'short-sighted'. At the end of the test the learner is provided with links to the learning paths that will be most relevant and useful to them.

The iTest is available on mobile devices too, making it a quick and convenient way for learners to assess their learning needs, even when they are not at their desks.

