

EXPRESS NEWS

www.commercialexpress.co.uk



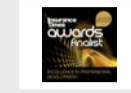
A better customer experience page 2



Reduced rates on Fast Food scheme page 3



Phil and Ian out on the road page 4



Two Insurance Times Awards 2019 page 5



Fantasy football update page 6



Commercial Express Golf Day 2019 page 7



Phil Lackie's journey page 8

Dear CE Broker,

Welcome to the second edition of CE Express News. Since our last newsletter, Commercial Express has made a lot of progress and has gone from strength to strength. Our Learning & Development platform, CE Learning: Online, has been nominated for two **Insurance Times Awards**, which we are extremely proud of. A lot of hard work and effort has gone into creating a system that is the first choice for our brokers and as the value added MGA, we strive to help bridge the skills gap in the insurance industry. We have also been announced as a finalist in the **Midlands Business Awards**, which is another fantastic achievement for us.

Commercial Express has also launched a brand-new product and taken on new staff, as part of our year of growth. With events, expansion and product development, I am excited to share our news with you.



Duncan Pritchard
Managing Director

NEWS FLASH

Our new Liability Per Capita Scheme

Nothing in life comes free... until now, as our brand-new Liability Per Capita scheme has launched. With unrivalled benefits, we are delighted to introduce this product to our existing suite. With immediate effect, Argo & Covea will be appearing as an alternative to the current scheme provider DTW.

Unlike similar industry offerings, our Per Capita offers:

- **FREE Tools cover up to £1,500 for all trades**
- **FREE professional indemnity up to £25,000 subject to trade**
- **The new scheme will mainly target contract trades such as builders, bricklayers, carpenters, electricians, painters, decorators, plumbers and kitchen or bathroom installers**

Other key benefits include:

- **Reduced third party property damage excess of £250 on majority of trades, such as builders, bricklayers, carpenters, electricians, plumbers and kitchen/bathroom installers**
- **Newly created size discounts, making risks with increased employee numbers up to a maximum of 10 more competitive**
- **Tools and stock rates reduced by over 50%**
- **Pro rata cancellation terms**

For full details, visit our website.



Account Managers update



By Kristian Bartlett
Head of Sales & Marketing

We understand that continuous evolution of our overall proposition, plus development of our product suite and insurer panel, is essential for the long term success of Commercial Express.

The impact we are seeing from the recent launch of the **New Argo & Covea Per Capita product** is very promising. This is due to the **sizeable discounts** for increasing employee numbers, coupled with **Free Tools Cover up to £1500** and **Free PI cover up to £25,000** on a huge trade list. We expect the new product to be the perfect complement and alternative to our existing DTW product, with both offering terms on Assist alongside each other.

We are hearing first-hand that the new product is the perfect fit for a huge number of your clients. It is ideal for those who have a contract trade, with the pro-rata cancellation terms offering added support, should it be required. We expect the new Per Capita policy to compete well in the market, but of course, we would like to hear feedback of your experience firsthand. Further information on the various trades eligible for the free PI is readily available on our website. Your Account Manager and our Underwriters are on hand to answer any queries you may have.

In addition to enhancing our Land Liability product and launching the new Terrorism add-on and Per Capita products, we have reviewed and **improved our rating structure** on the Fast Food scheme. We have applied **significant rate reductions across 80% of all postcodes** along with numerous trades. All of this has been on the back of valuable broker feedback. You will see more important news and product updates over the coming months and throughout 2020, our aim is to offer you greater options on rate and covers.

2019 has seen huge investment by CE to deliver real added value to our broker partners across multiple areas of the business. The

most obvious being the introduction of CE Learning: Online, a market leading Learning and Development platform that is exclusively available to our brokers free of charge. The demand has been huge and numerous brokers have used CELO to imbue a brand new L&D culture into their business. Others have strengthened their existing set-up. We are working tirelessly to offer greater depth and breadth of modules. Keep an eye out for the new SM&CR module that is soon to be available.

As an independent MGA who thrives on building solid working relationships, it is important that we deliver real added value and quality service to all of our supportive brokers. We are constantly reviewing our overall broker panel numbers. We understand for one reason or another business plans change, so we will be saying goodbye to a number of inactive accounts at year end. We want to have meaningful conversations with you about your business and where Commercial Express can assist in delivering mutual growth.

Commercial Express will be exhibiting at this year's **Broker Expo at the Ricoh Arena, Coventry on Thursday 7th November on stand 64 & 65**. Duncan Pritchard (Managing Director) will be present along with myself, Tom Bolstridge (Head of Underwriting), Phil Lackie (Senior Account Manager), Mark Humphreys (Technical Underwriter) and Jon Hill (Digital Learning Manager). Please come along and meet the team.

Finally, I would like to take this moment to thank all of our brokers that joined us at The Abbey Hotel for our fourth CE Golf Day in October. As promised, sunshine was delivered in between two weeks of miserable weather to brighten up some of the questionable standard of play, which I was mainly responsible for. The team and I have received many kind emails thanking us for hosting the event, it was our pleasure and just one of our ways to thank our broker partners for your continued support.

A better customer experience through our product changes

We are delighted to announce that as part of our risk management programme, we have made a number of changes to safeguard the longevity of the Commercial Express product range.

Three schemes will be moving from Channel Syndicate 2015 at Lloyd's to Lloyd's Axis effective 1st October 2019. Those schemes are **Residential Property Owners, Landlords Contents and Tenants Contents**. We can confirm there is no change in premium rating or underwriting strategy. The new policy wording and summary of cover have been available since September via the Commercial Express website.

Two further products that are subject to change are the **Touring Caravan** scheme and the **Industrial Property Owners (IPO)** facility. Both schemes will see rating increases with the exception of unoccupied properties through the IPO scheme. Channel are very keen to write vacant properties and the recent rate reductions have been maintained.



Our changes to Land Liability

We are delighted to announce that we have improved one of our most popular schemes, **Land Liability**. With immediate effect, we have introduced the following:

- **New £10,000,000 Property Owners Liability option**
- **Six new Land Size options**
- **Up to 15, 25, 30, 35, 40 Acres and Over 45 Acres**

Following feedback from brokers, it was suggested we introduce a number of new acreage bandings that would make the scheme even more competitive. We can now accommodate risks up to 100 acres. We have updated our hugely popular rating cards with the latest changes which you can find on the Assist homescreen.



NEWS FLASH

Great News – Reduced rates on our Fast Food scheme

We are delighted to announce a number of rating improvements to the Fast Food scheme.

- **80%** of all postcodes now receive up to **20%** area rating discount

In addition to the above:-

- Cafes, Chinese Takeaway, Coffee House plus a select number of restaurants and takeaways now receive a further **15%** discount
- Fish & Chip shops benefit from a reduced minimum premium and a **20%** discount if it closes before 11pm.



Improvements to the Commercial Express online trading platform, Assist

We are delighted to announce a number of improvements to the Commercial Express online trading platform, Assist.

In late August, we upgraded the current document server. This resulted in all system generated documents being produced at an average of 50% quicker, plus overcoming the problem of documents not producing. During the months of September and October, we have seen a drop of 95% in reported incidents.

Finally, we have recently changed providers with regards to the online Postcode lookup facility. The new lookup service is provided by Royal Mail and is updated every day, compared to every six months like the previous facility. This will deliver a huge improvement on the quotation process, improving your experience when trading with us.



Our new Liability Per Capita Scheme

- **FREE Tools** cover up to £1,500 for all trades
- **FREE professional indemnity** up to £25,000 on most trades. The more people listed on the scheme, the better the premium
- The new scheme will mainly target contract trades such as builders, bricklayers, carpenters, electricians, painters, decorators, plumbers and kitchen or bathroom installers



Phil and Ian out on the road



As many of our brokers will be aware, this year has seen two new account managers join the Commercial Express team.

Ian Barnett took up the role in June as the regional account manager for the North West and Yorkshire. He has a wealth of experience, having been in the insurance industry for 15 years.

Ian spent the previous 10 years at Bollington Underwriting as Business Development Manager for their panel of brokers across the UK. Now an active part of the CE team, Ian has been out on the road for the last few months, visiting brokers, building relationships and discussing all things CE.

At the end of June, **Phil Caffery** also joined the ranks and took up the role of regional account manager for the Midlands and East of England.

With 20 years of experience in the insurance industry, Phil has worked at Aviva and Towergate, focusing on a large product range. His first few months at CE have been busy, as he travels across the country meeting with brokers.

Phil said: "I have been in touch with vast majority of the brokers in the Midlands and East region, with meetings planned for the next month or so.

"It is all going very well in my first few months, both out on the road and in the office with USD. It has been great to see that we have a good number of supporting brokers in the Midland and East region. All brokers are different in their business approach and it has been insightful to see various operations.

"Every broker I have visited have made me feel welcome and I look forward to building relationships well into the future."

Phil states that the best part of the first few months has been getting to know the CE team.

"Every time I have had a question around a particular product or cover it has been answered with both professionalism and perhaps more importantly, knowledge," said Phil.

"I have also enjoyed being let loose on the road. I am always

looking for the next business opportunity with my brokers and to provide support on their accounts.

"I am looking forward to seeing how broker performance has changed since I visited them, when I review their account performance. It's been a great start to life at CE and everyone has made me feel like I've been here for years already - in a good way may I add.

"I definitely know that I made the right choice to join the CE family."



Red letter day winners

The marketing department recently ran a competition which gave brokers the opportunity to win a Red Letter Day experience.

Brokers were given three opportunities to win a £250 Red Letter Day experience to spend how they wish. For every six quotes processed via our Online system ASSIST, the broker was given one entry into the draw. There was no limit. The competition began on 1/8/19 and ran for 9 weeks, finishing on 3/10/19.

There were three winners in total, with each one being picked on every 3rd week of the competition.

**Congratulations to our first winner
Independent Insurance Services**

**Congratulations to our second winner
Desai General Insurances Services**

**Congratulations to our third winner
Chapman & Stacey**



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.



Davinder Phagura
IT Developer



Kylie Corfield
Admin Assistant
HR & Operations



Phil Caffery
Account Manager



Charlie Kemp
HR apprentice



Jake Wilcox
IT Support



Leigh Griffiths
Property
Underwriter



Craig Powell
Catering
Underwriting

Insurance professionals are bridging skills gap with CE Learning: Online

Technology often drives growth, and at Commercial Express, we believe we have pushed performance to new levels with an aim to bridge the skills gap.

As an MGA, we have introduced a free, marketing-leading offering titled CE Learning: Online at the beginning of 2019.

Since its launch, the elearning system has soared in popularity amongst brokers and our own staff, with a record number of 592 external users enrolled.

There are more than **500 courses** available on the online platform, providing a learning solution for insurance compliance, product awareness, business skill courses, fun and games, personal development and assessment.

The huge variety of courses are just one of the tools that can be used to help bridge the skills gap in the insurance industry. New professionals can take advantage of the information platform to get them up to speed with products and relevant insurance knowledge. Existing brokers can also grow their businesses.

The courses are being constantly updated to keep in line with the ever-changing regulations and to refresh what is of current importance. The e-learning combines with other elements of webinars and face-to-face training to provide brokers with a comprehensive training suite.

Managing director, Duncan Pritchard, said: "Our online training platform is an ideal solution to help new insurance professionals learn vital skills for the industry.

"We offer a broad range of courses that focus on specific areas, and with such a focus on bridging the skills gap in the industry, this is an ideal solution."

Commercial Express is the only MGA in the UK to offer such a facility.



Commercial Express announced as finalist for two Insurance Times Awards 2019

Commercial Express is delighted to have been shortlisted in two categories for the upcoming Insurance Times Awards 2019.

As a finalist in both the MGA Initiative of the Year and Excellence in Professional Development groupings, staff across the business have every reason to celebrate.

The Insurance Times Awards recognise and celebrate excellence and innovation in UK insurance, so to be shortlisted is a huge honour for an independent MGA.

Managing director of Commercial Express, Duncan Pritchard, said: "This is a massive achievement for Commercial Express.

"All the recognition should go to Jon Hill and the learning and development team as they have produced such a market leading elearning platform.

"CE Learning forms part of our overall strategy to create a value added MGA".

Commercial Express has had a successful year so far, with the launch of the online elearning platform, CE Learning: Online, as well as reaching the 20th year of trading.

The 2019 Awards will take place on the evening of Friday 22 November in Mayfair, London, and the judging for the second round took place in early October.

Commercial Express is shortlisted alongside the likes of ARAG, Q Underwriting, Aviva, Be Wisser Insurance and Towergate Insurance Brokers, to name a few.

Alongside this, it was announced in October that Commercial Express has also been shortlisted as a finalist in the Midlands Business Awards.

The business has been announced as a finalist in the Midlands Innovation of the Year 2019 category.

Midlands Business Awards celebrate the success stories of businesses from all sectors across the region. Commercial Express previously scooped an award a few years ago, so to regain the title would be a fantastic achievement.

The 2020 Awards will take place on the evening of Friday 6 March, with judging for the second round being held in November.



Charity update

At Commercial Express, charity remains a big focus and we are pleased to say we have hit our fundraising target of **£10,000** this year.

Each month, a variety of fund-raising activity takes place in order to raise money for the CE charity of the year which is Macmillan Cancer Support. This ranges from Bingo, to Where's Wally, to cake sales.

Alongside this however, our dedicated account manager, Paul Ingleby, completed the gruelling Prudential RideLondon 100 on 4 August to help raise funds.

RideLondon is a 100-mile bike ride through the streets of London, and Paul was one of the 600 people who chose to cycle in aid of Macmillan. He joined a field of more than 30,000 competitors.

With a target to beat of six hours and 30 minutes, Paul gave everything he had to complete the exhausting event.

"Well, I did it," said Paul.

"And beat the target time I had in mind. There were a few forced stoppages due to accidents in front of me and emergency services being involved and the congestion that had built up from this.

"Even with this, I was very pleased with the ride and didn't really want it to end!

"I lost a little GPS in tunnels and I hit some crazy speeds along the way, including 43.6 mph on one hill and many others in excess of 30 mph."

Paul met with the Macmillan team before the race, and said he is thankful for all the donations that he received.

Paul said: "The support for all charities was great, as was from the public in the busier areas of the route.

"All the fellow Macmillan riders cheered each other on. The event is now officially my longest ride.

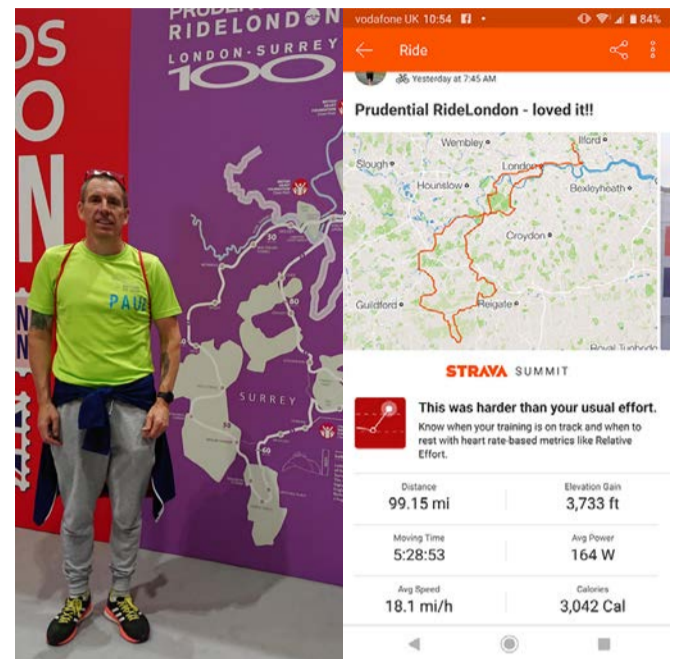
"I am proud of what I have achieved in a short space of time and was so surprised as to how well my body performed on the day.

"I even had to do another 10 miles back to the hotel afterwards. I am also proud of the money raised for Macmillan and so thankful for all the kind donations that people have made."

Paul will continue to compete in races to raise money and will be doing the two-mile Serpentine Swim next year.

After the event, Macmillan Cancer Support tweeted: "A huge thank you to the 600 amazing riders who took to the streets of the capital for @RideLondon to raise over £200K for @macmillancancer. The funds you've raised will make such a difference to the support we can provide to people living with Cancer."

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



Fantasy football update

The Premier League is back, and CE Fantasy Football has officially started for the 2019/2020 season. With a record number of players this time around, the competition is set to be a tough one and will be bigger and better.

This season, there is a huge jackpot win of **£2,000** up for grabs for the end of season winner (terms & conditions apply). The prize fund has doubled from last year, and there is also a chance of winning **£50 a month** plus a football shirt of your choice or 3 bottles of champagne by becoming the manager of the month. A trophy is also up for grabs for the winner to mark the momentous occasion.

Commercial Express managing director, Duncan Pritchard, said: "We are very pleased to once again launch CE fantasy Football league, which will see both staff and brokers compete for the big prize.

"Good luck to everyone who has signed up so far. The season looks set to be an exciting one."

If you haven't joined the league fully yet, it's never too late.

For more information, visit: commercialexpress.co.uk/fantasy-football

Managers of the month so far...



August
Sean McNally of Staveley Head



September
Barry Gillan of Jelf



Northern Ireland Roadshow 2019

For the eighth year in a row, brokers were invited to attend our Northern Ireland roadshow in Belfast.

Held at Pug Uglys on 6 September, the event demonstrated the commitment that Commercial Express have for trading in the region.

The roadshow was also an opportunity to celebrate Commercial Express' 20th birthday. This is a huge milestone, and the business is immensely grateful for the broker support received throughout the past two decades.

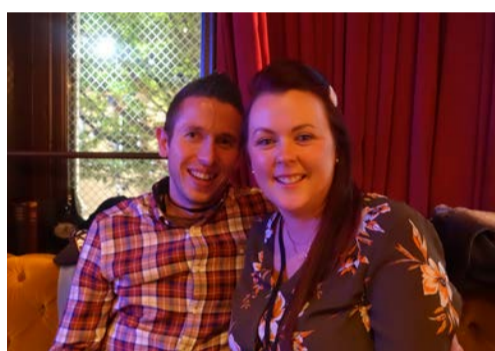
The evening consisted of entertainment with live music, a raffle, dancing, food, drink and socialising. A team of CE underwriters attended, along with account managers Angela Thompson and Phil Lackie.

Managing director Duncan Pritchard said: "We would like to thank you everyone who attended our Northern Ireland roadshow.

"This is the 8th year we have run the event, and we can safely say it was the biggest and the best yet. It was a fantastic

evening, and it couldn't have gone ahead without support from our brokers and hard work from account managers, Angela and Phil. The musician, Joe Kenny, was excellent and it was great to see so many of you enjoying the night.

"We stand committed to trading in Northern Ireland, and business here is very important to us. Our Northern Ireland brokers remain a key focus for us going forward, and we hope to build on the already positive relationships that we have established."



Commercial Express stands committed to trading in Northern Ireland

Commercial Express is leading the charge in Northern Ireland, investing in the region whilst other businesses shy away.

Commercial Express has continually been quoting business in Northern Ireland and the roadshow is just one way to demonstrate the company's commitment to the area. All 30 schemes in the product suite quote NI postcodes, which is arguably in contrast to other insurers who generate somewhat mixed message by either declining or imposing terms.

The investment into Northern Ireland is further demonstrated by the appointment of an additional account manager who focuses on this specific area. Introducing Angela Thompson

as the dedicated focus for the region shows a sign of intent. Along with the offer of free training either in person or via CE Learning: Online, the business is engaging with brokers and creating even stronger relationships.

Technical underwriting manager, Tom Bolstridge, said: "Commercial Express is committed to trading in Northern Ireland and we want to reiterate that all of our products are available to be quoted in this region.

"We would like to thank all of our NI brokers and we hope to continue working with you and building relationships."

A range of brokers were asked to share their views at the roadshow on the fact CE still trades in the region.

Brokers commented that CE are well regarded in the area and since the decision by Thistle to exit the NI market last year, brokers are seeing CE as the go to MGA. Other insurers could arguably be hiding behind the Decile 10, which looks at the low profit syndicates, as to why they should not trade in Northern Ireland.

Commercial Express stand committed to trading in Northern Ireland.

Commercial Express Golf Day 2019

Commercial Express would like to thank all of our brokers who attended the 2019 CE Golf Day.

We managed to raise **£422** for Macmillan Cancer Support, which is the CE chosen charity of the year, so a massive thank you to everyone who donated on the day.

We thank you for your continued support and look forward to seeing you again next year.



Best Team
Barry Mills, Niall McFerran & Phil Lackie



Best Player & Closest the Pin
Richard Homer



Longest Drive
Stuart Mullin

Cheers drive: Phil Lackie's journey out on the road with Commercial Express

As part of the Commercial Express 20th birthday celebrations, we spoke to some of the company's long-serving, key employees for a series of features.

Picture the scene. It's 2011. An extremely tall Bristolian man walks through the door, full of enthusiasm and optimism. It's Phil Lackie, and he's about to embark on a fulfilling career of hard work, travelling, progression and teamwork at Commercial Express.

Fast forward eight years and Phil is still a very much valued account manager at the company. Covering a variety of regions across the UK and working hard to expand and grow different accounts, Phil has seen Commercial Express rebrand and develop into what it is today.

"My first area to cover was the South West and Wales, then I made my first trip to Northern Ireland and have since grown it from £400K to over £3million GWP per annum," said Phil.

"I picked brokers CETA up at the 2012 Insurance Expo and took them from £NIL to £1.5million GWP at the peak of their account with us. I have had my first managerial role and, in the restructure, was also given the West Midlands area, North Wales, Stoke and Derby, as well as retaining my South Western and South Wales original patch. Suffice to say some mileage has been added to the car.

"The main changes I have seen has been in staff numbers. The company rebrand and introduction of new ways of working have all been positive. The switch over to Assist obviously stands out

in recent memory as well of the development of CE Learning, which is a fantastic facility."

Senior account manager Phil, who is a keen footballer and golfer, credits his connection to Commercial Express with the fact he has invested so much effort into wanting the company to succeed.

He said: "As an account manager, your brokers are like your little babies when you first take them on, and you want them to grow, thrive and be the best out of their school group. You really feel like you have made a real and significant difference to the company.

"I have had plenty of training from CE Learning, as well as face to face product updates every month.

"The AM role is challenging and rewarding, and I feel very lucky to have worked with some amazing people over the years."

This year, Commercial Express celebrates its 20th birthday. Having gone from strength to strength during the last two decades, the company is as much about its people as it is about its products.

Thankyou to all the hard-working Commercial Express staff who have made the business what it is today. To read more staff stories, visit www.commercialexpress.co.uk/news

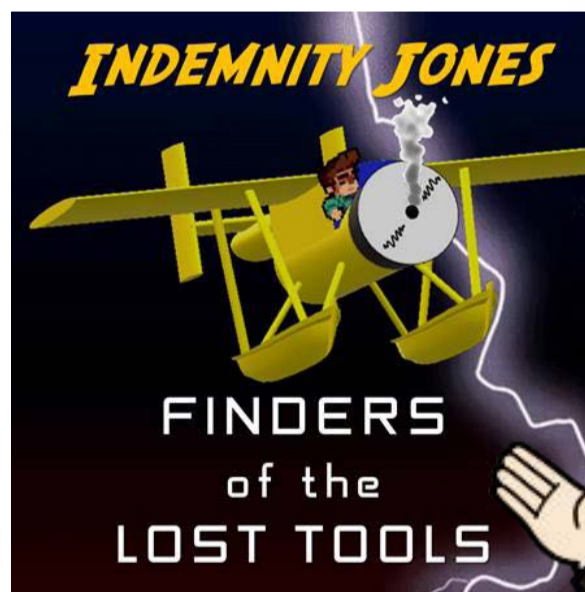


A final word on CE Learning: Online from Digital Learning Specialist Jon Hill...

Over the last few weeks, I have been busy preparing for the launch of our latest Liability Per Capita product, with a brand-new Indemnity Jones adventure. I have been putting the finishing touches to our new Cyber Security course, which I promise will approach the topic in a surprising but informative way. You will never open a suspicious email by accident again!

On a personal note, I have been taking part in the weekly E-Learning Heroes Challenges since May. The competition has pushed me to think outside the box and experiment with new designs and it has given me lots of ideas and inspiration for CE Learning: Online.

With now well over **700 users** on the system, I'm keen to ensure there is something for everyone on CE Learning: Online.



Great News – Reduced rates on our Fast Food scheme

We are delighted to announce a number of rating improvements to the Fast Food scheme.

80% of all postcodes now receive up to 20% area rating discount

In addition to the above:-

- Cafes, Chinese Takeaway, Coffee House plus a select number of restaurants and takeaways now receive a further **15%** discount
- Fish & Chip shops benefit from a reduced minimum premium and a **20%** discount if it closes before 11pm.

