

# EXPRESS NEWS

November 2023

It gives me great pleasure to share some exciting developments and triumphs we've experienced in recent times. First and foremost, I would like to extend my gratitude to all those who joined us at the Broker Expo conference. This year, the event was busier than ever before, our stand buzzed with energy and enthusiasm. The level of engagement and the quality of conversations we had with both new and existing brokers were nothing short of excellent. It's a testament to the dedication and commitment of our team and our valued partners who made this event a success.

I would also like to say how proud I am that Commercial Express has achieved Chartered Insurance Underwriting Agents Status, which is a demonstration of our public commitment to professional standards and contribution to a community of professional good practice. You can read more about it in this newsletter.

In addition, I am delighted to announce that we have recently brought a new product to market – our Hair and Beauty scheme. This marks a significant milestone in our journey, and we are genuinely excited about the immense potential it holds for our broker community. It's just the beginning, as we have more innovative schemes in the pipeline, to launch very soon.

Thank you for your trust and ongoing collaboration. With your support and our drive for excellence, the future is indeed bright.

**Duncan Pritchard** - Managing Director

## Our Brand New **Hair & Beauty** Product

Commercial Express are delighted to announce the launch of our new Hair & Beauty product which is designed for hairdressers, barbers or beauty therapists that are mobile, freelance, working from home or rent a room and individuals or companies that own and or operate a hair, beauty, nail salon and/or studio.

Available as a stand-alone liability policy (also available with a treatment risk extension) for mobile hair and beauty professionals (including rent-a-chair arrangements), or as a package policy which provides material damage and liability cover options for those risks that are premises-based.

### Our Minimum Premiums are as follows:

Mobile & Freelance / Working from home / Renting a room Insurance	<b>£50 plus IPT + Fee</b>
Salon and Studio Insurance	<b>£275 plus IPT + Fee</b>

### Hair & Beauty Treatments Cover:

We provide a wide range of Hair and Beauty treatments which are automatically included such as Micro-needling, Glycolic Acid Peels, Ear-piercing using the gun and stud method, Electrolysis, Massage, Waxing, Hopi Ear Candling and much more.

### Limit of indemnity:

- Public / Products Liability standard limit of indemnity is £2m with the option to increase to £5m
- Treatment Cover inner limit of £2m
- Employers Liability £10m standard

### Patch Testing:

The new Hair & Beauty product from Commercial Express is set apart from other providers, as we offer greater flexibility for Hairdressers and Barbers in the application of our Patch Testing Condition. Where most insurers state that the client must strictly adhere to "manufacturer recommendations", we will cover the client in other scenarios:

1. If they follow the recommendations of colourhouses or vendors relating to the hair product; or,
2. If they are an approved Colourstart® account holder, we will cover the use of "OK to be Colour" passports.



[Find out more here about our Hair & Beauty Product](#)



## Commercial Express Achieves Chartered Insurance Underwriting Agents Status

As one of the leading independent Managing General Agents (MGA) in the United Kingdom, we are delighted to announce the prestigious recognition we have received: Chartered Insurance Underwriting Agents Status. This significant accomplishment reflects Commercial Express's unwavering dedication and commitment to continued professional development and contribution to a community of professional good practice.

Chartered status is a symbol of competence and signifies a public commitment to professional standards. Commercial Express has long been committed to delivering exceptional service, and this achievement further solidifies its position as an aspirational – always striving to improve, reputable insurance firm.

Attaining Chartered status demonstrates Commercial Express's adherence to a set of values and behaviours that underpin our company culture. We place utmost importance on maintaining ethical standards, fostering continuous professional development, and embracing a strong dedication to corporate social responsibility.

Duncan Pritchard, Managing Director expressed his pride, saying, "We are extremely proud to have achieved Corporate Chartered Insurance Underwriting Agents Status. This accreditation is a testament to our commitment to excellence

and our dedication to providing the highest level of service to our brokers. This prestigious Chartered Insurance Underwriting Agents Status makes us one of only 10 Managing General Agents in the entire country to hold this esteemed recognition. We are honoured to be awarded this accolade and be among the select few who have attained this status, and we will continue to strive for excellence in all that we do."

We acknowledge our success, which is directly attributable to the expertise, dedication, and passion of our talented team. As a Chartered company, we remain steadfast in our commitment to investing in our employees, empowering them to provide the best possible service to our esteemed brokers.

By attaining Chartered status, we have unequivocally demonstrated our commitment to professional standards, commitment to values that align with a professional code of ethics, and a relentless pursuit of excellence.

We extend our heartfelt gratitude to our esteemed partners and brokers for their unwavering support and collaboration. Our company is dedicated to cultivating strong and collaborative relationships within the industry and we eagerly anticipate continuing our journey toward excellence together.

## Significant rate reduction on our Land Liability product

# RATE REDUCTIONS LAND LIABILITY

Commercial Express are delighted to announce substantial reductions in Land Liability rates effective 4th October 2023.

For **rough country and private roads**, the rates have been **reduced by up to 59%**, while for **grazing land, moorland, woodland, and pasture lands**, the rates have been **lowered by up to 44%**.



**Rough Country & Private Roads rate reduction up to... 59%**



**Grazing Land, Moorland, Woodland & Pasture Land rate reduction up to... 44%**



**Greater appetite for larger parcels of land in excess of... 30 acres**

Furthermore, we have removed the 20% premium loading with regards to the public footpaths and/or rights of way situated on the land.

These significant rate reductions come at a time when there is an increasing demand for privately owned land in the UK. The growing interest in acquiring and managing land in categories such as rough country and grazing land reflects the changing landscape of land ownership in the country. In 2022 alone, there was a notable increase in privately owned land in England of 1.3% to 6.2 million hectares. (Gov.UK)

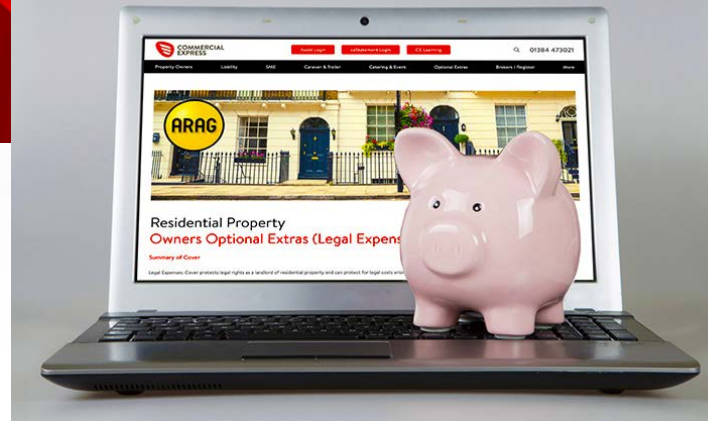
**Moreover, Commercial Express is actively seeking to attract larger parcels of land in excess of 30 acres**, offering competitive rates and comprehensive coverage to landowners looking to protect and develop their extensive properties. With a greater emphasis on land utilisation and development, these reduced rates provide an opportunity for individuals and organisations to invest in and protect these valuable resources. Commercial Express's efforts to align their Land Liability rates with the current demand for privately owned land demonstrate their commitment to supporting landowners and facilitating the growth of land ownership in the UK.



## Super savings on Legal Expenses optional covers

To further improve the Commercial Express proposition to policyholders and brokers alike, we have significantly reduced premiums on our optional Legal Expenses covers.

Our Residential Property Owners Legal Expenses offering has been reduced by **37%**, whilst we have dropped the SME add-on in line with the Fast Food premium, meaning a reduction of **27%**. The biggest price drop is Catering Trailer which sees a super **43%** saving.



Product	Was	Effective 1st September 2023	Saving
<b>Legal Expenses - Let Shield/Let Protect/Let Assured/Landlords Contents</b>	£35.00	£22.00	<b>37%</b>
<b>Legal Expenses - Shop /Office/ Office MD/ Pub/Wholesale/ Commercial Combined</b>	£55.00	£40.00	<b>27%</b>
<b>Legal Expenses - Fast Food and Restaurant</b>	£40.00	£40.00	No Change
<b>Legal Expenses - Catering Trailer</b>	£35.00	£20.00	<b>43%</b>

Earlier this year we announced the partnership between Commercial Express and ARAG. The current offering has been improved both in respect of policy coverage and services.

### ARAG's UK Sales Manager, Matt Warren commented

“Commercial Express and ARAG are two MGAs that share some common values, especially around innovation and delivering a high-quality service. We're very pleased to be working with them and helping to differentiate their products to brokers who now have access to a truly market-leading proposition for commercial clients.”

**Short Term Unoccupied Insurance 12.5% rate reduction****RATE REDUCTION**  
**SHORT TERM UNOCCUPIED**

Commercial Express has always been committed to providing innovative insurance solutions tailored to meet the evolving needs of property owners. In line with this dedication, we are pleased to announce significant developments in our Short Term Unoccupied product.

Effective from the 14th of October, our Short Term Unoccupied product underwritten by Canopius will see a **rate reduction of 12.5%**. This reduction aims to make insurance more accessible and affordable for property owners seeking coverage during periods of vacancy or unoccupancy.

Furthermore, as part of our ongoing efforts to streamline our offerings and ensure the highest level of service, we will be discontinuing our other Short Term Unoccupied product underwritten by SCOR, starting from the 1st of November.

These changes come at a time when the issue of empty homes in England has become increasingly prevalent. Currently, there are over 676,000 empty homes in the country, a number that continues to rise, posing a significant challenge to the nation's housing needs. According to Shelter, the UK homeless charity, the country requires over 4 million homes. Although the number of empty homes peaked in 2008 and gradually decreased until 2017, it has now reached levels last seen in 2012. The North West has the highest absolute number of empty

homes at 101,778, while the North East has the lowest at 41,596. The West Midlands experienced the largest annual increase in long-term empty homes at 11.3%, followed by the South West with a 10% increase compared to 2021. These alarming trends highlight the importance of comprehensive insurance coverage for property owners faced with unoccupied properties.

At Commercial Express, we understand the unique risks and challenges associated with unoccupied properties. From the increased vulnerability to vandalism and theft to potential damage from unforeseen events, these properties require specialised insurance coverage to protect against financial loss.

Our Short Term Unoccupied Insurance not only provides peace of mind but also offers flexible coverage options tailored to individual needs. With the rate reduction introduced in our Canopius underwritten product, property owners can now obtain comprehensive coverage at an even more competitive price.

As a market-leading insurance provider, we remain committed to supporting property owners in safeguarding their investments. By continuously evaluating and enhancing our offerings, we strive to meet the evolving needs of our clients and adapt to the ever-changing landscape of the property market.

**Find out more here about Short Term Unoccupied product**

## Ignite Your Client's Catering Success with a Market Leading Insurance Provider



Commercial Express are a Market Leading Provider of Catering Products. Over this last year we have seen a significant increase in business following the revision of our three Catering products: Catering Trailer, Outside Caterer and Catering Van and we encourage brokers to use the facility as our proposition has never been stronger.

## Improved Features and Benefits

### Catering Trailer

- All Risks Cover
- New for Old Cover – Up to 3 Years old
- Brokers can now quote for shipping containers, portacabins and vans with engines removed i.e. Citroen H Vans and Piaggio Apés
- Multiple Catering Trailer / Units on 1 Policy
- Cover Automatically Includes Fixtures & fittings

### Outside Caterer

- Free stock and money cover increased from £500 to £1,000
- Home takeaways and online sales can now be quoted online without referral
- The scheme now accommodates risks with up to a £1m turnover

### Catering Van

- Updated question set to provide clearer risk acceptance criteria
- Brokers can now hold cover via our Portal
- Option to select Protected No Claims Bonus
- Instant production of motor certs (and all other docs)
- Optional breakdown cover
- Optional legal cover

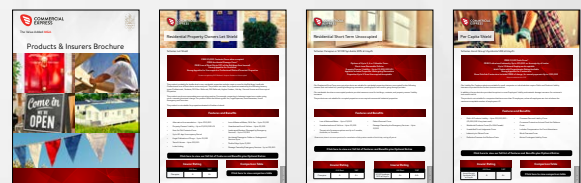
## Our Products & Insurers Brochure

We have designed a comprehensive Product Brochure to provide all of our broker partners with vital information on our all-round proposition and compliance procedures that will help your business source the right insurance for your clients, grow your business, and to ensure you have the utmost confidence when trading with Commercial Express.

Within the brochure, which you can find on the CE website, you will have access to: -

- Our product governance arrangements
- Target market statements for all of our products
- Product comparison tables
- Key policy covers, limits and USPs
- Trade search facility
- A detailed overview of our A-Rated insurer panel
- Payment options

[Read the Product Brochure here](#)







I am delighted to have this opportunity to share with you the exciting world of learning and development. In today's fast-paced and ever-changing business landscape, staying ahead of the curve has become more crucial than ever. That's why I want to emphasise the importance of continuous learning and how it can transform your professional journey.

At Commercial Express, we understand the significance of investing in your growth and development. That's why we love our online learning platform, CE Learning, designed to empower individuals like you to acquire new skills, expand your knowledge, and stay up to date with industry trends. With a wide range of courses and resources, CE Learning is your one-stop destination for enhancing your expertise and achieving your career goals.

One area where CE Learning truly shines is in helping you meet the annual requirement for completing your CPD (Continuing Professional Development) hours. We understand the challenge of balancing work and personal commitments, which is why our platform offers flexible learning options that fit your schedule. Whether you prefer bite-sized modules or in-depth courses, CE Learning provides a variety of engaging and interactive content to ensure a seamless learning experience.

So, join us on this exciting journey of growth and development. Explore the wealth of resources available on CE Learning and unlock your full potential. Remember, learning is a lifelong process, and by investing in yourself, you are investing in a brighter future. Happy learning!

Claudia Partridge  
**Marketing & L&D Manager**



Discover the enhanced features and new additions to CE Learning, our comprehensive online learning platform designed specifically for brokers. With a user-friendly interface, revamped layout, and a news section, we have made it easier than ever for you and your team to access valuable resources that will drive your skills and business growth.

CE Learning offers an extensive library of over 500 courses, catering to various aspects of the insurance industry. From insurance compliance and product awareness to business skills and assessments, our platform covers a wide range of topics. You'll find technical and regulatory modules, course leadership



and management, health and safety, communication skills, and much more.

We are committed to providing the most up-to-date learning opportunities, which is why we have introduced 14 brand-new courses in the past year alone. Some of our latest additions include Loss Adjusting, Senior Managers and Certification Regime (SM&CR), GDPR in the Insurance Industry, and FCA Regulations: Complaint Handling, ensuring that you stay current with industry trends. In the coming months, we will continue to replace and update more of our courses, keeping the content fresh and relevant.

## New bespoke courses now available on CE Learning

Over the last year, we have introduced 14 brand new bespoke courses including:

- Loss Adjusting
- Senior Managers and Certification Regime (SM&CR)
- GDPR In the Insurance Industry
- Residential Property Owners Insurance
- Commercial Property Owners from BRIT
- Optional Extras from ARAG
- Public Liability (PL) Excess of Loss
- FCA Regulations: Complaint Handling
- Commercial Property Insurance Claims - Validation and Investigation
- An Introduction to Sprinkler Systems - Module 1
- Sprinkler Systems & Sprinkler Leakage Insurance - Module 2
- Terrorism Insurance
- Theft and Money Insurance
- Weather Risks

# Bishopsgate

## Bishopsgate risk solutions offering

We specialise in placing competitive binding authorities with the aim of establishing strong tripartite relationships between the MGA, the capacity provider and Bishopsgate.

### Areas of expertise



Commercial property



Residential lets & non-standard household



Commercial general liability



Cyber



Niche motor products (not EV or any standard motor)



Accident & health

### Our business focus

- We specialise in placing binding authorities (or schemes) whether this be a general commercial SME placement or “niche” product lines
- The initial growth written premium income threshold is £3m with significant growth potential

### Our track record

- Commercial property and liability (SME)
- Residential lets
- Short term unoccupied / vacant
- Liability – doorman security, goods in transit

### Key facts

We are part of Ardonagh Specialty, the largest independent specialty broker in the London market.

**1,400**  
colleagues globally

**15+**  
locations worldwide

**\$320m**  
revenue

**\$7bn**  
GWP

### Niche schemes that we have placed



“Scratch and Dent” insurance  
Repairing any scrapes to a vehicle



Media equipment to rent  
Insurance supplied via a website for rental equipment



Parking App  
Insurance for loss of personal possessions after paying to park



My License Protect  
In the event you lose your drivers license (due to speeding) loss of income is protected



High end cycle insurance  
Providing cover for bikes with an average value of £3,500

For more information regarding scheme business, please contact:

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