



WE INSURE EXTRA



The Complete Risk Management Solution



**WE PROMISE TO IDENTIFY
PROCESSES THAT DRIVE
DOWN CLAIM FREQUENCY
AND SEVERITY...**



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INTRODUCTION & BACKGROUND

We Insure Extra combines years of experience with leading-edge products to provide exceptional service and value to our customers. Our product offerings include insurance covers and products and risk management services, including speciality covers.

OUR VALUE PROPOSITION

Our goal is to achieve long-term relationships focused on bringing value to business owners risk management and insurance programmes. We commit to utilising our collective talent to support their risk management and insurance goals.

We deliver the highest quality insurance programmes and strategic planning consultation services in a manner that is most suitable for clients to achieve their business goals.

We promise to identify processes that drive down claim frequency and severity, and to implement an action plan to contain losses. We identify training needs and provide on-site assistance to actively address our clients loss sources and promote a safe work environment for their employees.



SITUATION ANALYSIS

Business owners face many challenges, including safety issues, compliance burdens, rate fluctuations, and increased litigation activity.

This challenging environment dictates a change in the way they purchase and manage their insurance programmes. In order to compete in their marketplace business owners must adopt a total cost of risk management philosophy based on data-driven decisions and globally positioned communications.

PLAN IMPLEMENTATION

Securing the best insurance package for business owners begins with planning. Analysing all their risks is critical for successful implementation of their insurance programmes, while conversations with employees, managers and vendors will uncover areas that need additional attention.

We Insure Extra will partner with them by providing ongoing assistance, consultation and service that will help them control their insurance expenses and promote workplace safety.

CLAIMS DATA ANALYSIS

Data analysis allows us to manage and reduce business owners claims activity. By analysing their losses with a sophisticated data analysis tool, we can help them develop loss control plans that will target areas with the highest potential to reduce injuries, administrative time and the risk of loss of their assets.

Our data analysis services will help them better manage their insurance costs and will exceed your expectations.

COMMUNICATIONS

Understanding the increased complexity of insurance is a challenge. Staying abreast of the issues they face and developing strategies to meet the constant demands of business can give business owners a competitive edge.

We Insure Extra communication programmes will help them stay on top of the changes affecting the insurance industry and their risk management programme.

RISK MANAGEMENT

We recognise that there are constantly changing business environments along with ever evolving exposures, which can be increasingly difficult to recognise, monitor and most importantly, install measures to protect against; especially when coupled with effectively running your business.

However, we also understand that prevention is better than the cure and that now more than ever there is an unprecedented focus on Risk Management.

We believe that our greatest contribution to your business and its resilience against loss, is to work alongside you to help identify areas to which you are exposed, whether you are able to insure against them or not. Once this is done we are able then to propose preventative risk actions to mitigate any future possible losses.

This also dovetails to our other areas where we are able to assist which are:

- Business Continuity Planning
- Disaster Recovery Planning

Clients and insurers alike are increasingly appreciative of this proactive approach due to the effectiveness of recognising areas of concern, effectively managing risks and mitigating any possible losses. All of which leads to true peace of mind for all parties.

BUSINESS INSURANCE

We believe we can arrange cover for ALL business sectors regardless of size or complexity.

We do this by collating a detailed fact find of the business to fully understand the way the business is managed, operates and more importantly their insurance requirements.

We will start with their core requirements / exposures.

Depending on your business these will be Property, Liability, Motor, Contractual or Financially driven.

We will then review other areas where business owners may or not have cover. We often find areas of cover that are missing from client's portfolios.

The next stage of the process is to negotiate with Insurers on their behalf to obtain the best possible terms. We always aim to provide enhancements to their existing cover and premium savings.

We will then provide a detailed report and put together an on-going Insurance programme as we believe they are a client 24/7 not when the premium is due.



HEALTH & SAFETY

Nobody expects to be injured at work but the fact remains that thousands of workers do get hurt, or even killed, every year simply by doing their job. Of course, employers don't set out to deliberately harm their staff, or anyone else for that matter, but many do require assistance to ensure the business they operate is both safe and legally compliant.

With the many pressures of running a successful business, employers often lack the right resources within their organisation to spend sufficient time and money in raising and maintaining health and safety standards. Our health & safety consultants can provide assistance to business owners in all health and safety related matters.

With HSE fees for intervention, hefty fines and possible criminal prosecution for Owners, Directors and Senior Managers, failing to keep up with health and safety legislation can be costly. There is also a growing trend for corporate manslaughter prosecutions that can result in lengthy stays at Her Majesty's pleasure!

Even a relatively minor incident that doesn't involve court action can be very expensive in terms of workplace closures, lost production, equipment repairs, higher insurance premiums and those hard won reputations.



“AMBITION IS THE FIRST STEP TO SUCCESS. THE SECOND STEP IS ACTION”.

CASE STUDY: CRS PLANT

This client was struggling with the frequency and cost impact of fault claims on their Motor Fleet policy. Having grown considerably and rapidly, their Fleet Manager was struggling to monitor and manage the fleet of 40+ vehicles and over 60 drivers.

We spent some time in the clients head office, and their regional offices ,running through their current fleet and risk assessment procedures and helped identify key areas where improvements could be made. We gave them access to tailored resources ranging from Driving Licence Check Logs and Driver Handbooks all the way through to Vehicle Monitoring and Telematics.

These measures not only helped reduce the cost per vehicle at the insurance renewal, but also opened the market up, giving them better cover and a fairer reflection from the whole of market. It also gave the Fleet Manager peace of mind and depth over his role.



CASE STUDY: VALE MILL PALLETS

We were invited to Vale Mill Pallets by their Operations Manager, Nola Turner, to help with the spiralling cost of her insurance programme. Nola was juggling the running of the family business, which was expanding rapidly, and failing to keep up with the implementation of a Health & Safety policy.

We conducted a full review of the Risk Management and Insurance exposures of the business, which were many fold, not least due to the multi-tenure mill they occupied. We helped reduce the insurance costs considerably which included a full and bespoke Health & Safety policy.



THE SURE WAY TO MISS
SUCCESS IS TO MISS THE
OPPORTUNITY...

CASE STUDY: ASTLEY BANK HOTEL

Astley Bank is a prestigious hotel in the Lancashire Town of Darwen and boasts excellent grounds, architecture, a range of fine dining and accommodation. Behind all of this serenity and grandeur, following our fact finding meeting, we found out that the hotels sewerage system is serviced with the help of a large septic tank, buried below ground.

We performed our Risk Management service and found that they ran the business exceptionally well with a very mindful eye on Health & Safety and Risk Management. However, they had never considered what would happen if the septic tank leaked and polluted the local area.

We presented the risk to market and while the premium saving we made on the overall insurance programme was marginal; we had secured them a Pollution Liability indemnity of £ 1,000,000 within the package.



TESTIMONIAL: CRS PLANT

“We recently appointed We Insure Extra as our insurance brokers following a glowing recommendation.

“Not only did they improve our cover, and save us thousands of pounds on our premium, they continued to prove their value once cover was placed.

“Following cover being placed, several meetings were promptly arranged to address our recent poor claims history and they implemented policies and procedures to assist in other areas, not just insurance related. A truly refreshing approach to insurance.”

Simon Eyre, Managing Director



IN ORDER TO SUCCEED,
WE MUST FIRST BELIEVE
THAT WE CAN...

TESTIMONIAL: SDL GROUP

“We have been insured with We Insure Extra for a number of years and long may this continue. As an extremely busy company, we certainly do not have the time to detract from our day to duties, to spend on resolving risk management or insurance related problems.

“The staff at We Insure Extra have decades of experience so that any obstacle that are faced can easily be overcome. That includes a recent claim which we submitted, which normally wouldn't be covered; within 3 weeks we received our settlement cheque.”

Andrew Barlow, Finance Director



TESTIMONIAL: ADA MACHINING SERVICES

“As a longstanding client, I can wholly recommend the services of We Insure Extra.

“Outstanding service and claims assistance as standard and they continue to work alongside us, offering much more than that of a standard brokerage.

“Recently they have assisted us in implementing VDU checklists, safe systems of work and a disaster recovery plan.

“A true guiding light in what can prove to be a minefield of issues and red tape.”

Lee Davies, Managing Director



LIKE WHAT YOU SEE? WHAT'S THE NEXT STEP?

If you feel that our expert services would be of interest to you and your clients, or have any further queries surrounding our offering please contact us to arrange an appointment to discuss creating a bespoke partnership.

This partnership will not only create an additional and significant income stream to you, but will also provide you with the gratitude of your clients for the benefits and savings that our services will provide.

We look forward to hearing from you.

www.weinsureextra.com/risk-management

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