

CIR

COMMERCIAL INSURANCE AWARDS 2017

THE WINNERS

9 March 2017

Millennium Hotel, London Mayfair

The showcase for excellence within business insurance

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Commercial Insurance Awards: The winners!

Insurer of the Year

WINNER: **Covéa Insurance**

Broker of the Year

WINNER: **Centor Insurance & Risk Management**

Insurer Claims Initiative of the Year

WINNER: **Direct Commercial Limited**

Broker Claims Team of the Year

WINNER: **JN & E Capstick Insurance Consultants**

Highly commended: **Alesco**

Insurer Claims Team of the Year

WINNER: **Covéa Insurance**

Specialist Broker of the Year

WINNER: **Independents Chartered Insurance Brokers**

Intermediary of the Year

WINNER: **Bexhill UK**



Insurance Law Firm of the Year

WINNER: **RPC**

Cyber Risk Insurance Provider of the Year

WINNER: **Chubb**

Financial Lines Cover of the Year

WINNER: **FGI**

Technology Award

WINNER: **REG (UK) Ltd**

Insurance Software Award

WINNER: **Synechron - Blockchain Solution**

Communications Team of the Year

WINNER: **Crawford & Company**

Innovative Product Award

WINNER: **Thomas Miller Claims Management**

Initiative of the Year

WINNER: **WNS Assistance with Masternaut**

Pioneer Award

WINNER: **John Hurrell, CEO, Airmic**

Initiative of the Year 2017



Mark Turner, WNS Assistance; Michael Walton, Masternaut; Ant Gould, Director of Faculties, Chartered Insurance Institute; and host Holly Walsh

Winner **WNS Assistance & Masternaut**

The judges said: There was one particular entry in this category that had safety at its heart, and represents an affordable telematics solution that is accessible to all.

About: WNS Assistance is a market leading claims management company, delivering award winning, end to end solutions to clients across the UK – from blue chip insurers and MGAs to a range of broker businesses and fleets. The company's combination of people, processes and cutting edge technology delivers a flexible, responsive and fully transparent one stop solution that includes motor, property and legal claims management. Resulting in true customer service excellence and cost control, protecting indemnity spend for clients and making a clear difference to perceptions of their brands.

Dedicated to driving insurance claims innovation, WNS Assistance has partnered with Masternaut, Europe's No.1 in-vehicle tracking and mobile workforce management software, to pioneer a unique and innovative telematics solution that powers fleet claims management forward.

Coupling the WNS Assistance 24/7/365 First Notification of Loss service together with Masternaut's new M-Call device, this initiative delivers lower operating costs with fast, effective and proactive servicing of claims; improved indemnity cost control via increased

third party intervention rates and reduced vehicle downtime; and outstanding customer service delivered by fully trained claims professionals .

Managing Director at WNS Assistance, Tim Rankin, said: "Our teams have worked incredibly hard to bring this new solution to market and we are delighted that their dedication has been recognised by the Commercial Insurance Awards this year.

"At WNS Assistance we place our clients' needs – and above all else, customer service – at the heart of everything we do. Our partnership with Masternaut has allowed us to develop a real market-first, adding fast and efficient fleet safety and even greater levels of cost control into our one stop claims solution. The M-Call device alerts our 24/7 FNOL team within 30 seconds of impact for more than 95% of incidents, immediately improving third-party capture. Whether for a minor bump or a major crash that requires trauma trained staff, our call centre is alerted accordingly, enabling the most appropriate trained personnel to be on hand to help.

"M-Call allows our teams to talk with all parties at the scene of the incident, enabling us to understand the scale of any personal injuries and to identify the number of people involved, reducing third party claims costs and virtually eliminating opportunities for fraud."

wnsa.com

WNS
Assistance

WINNER
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INITIATIVE OF THE YEAR

Insurer Claims Initiative of the Year 2017



Holly Barnes, Marketing Executive, CIR Magazine; Phil Cunningham, CEO, Direct Commercial Ltd; with host Holly Walsh.

Winner **Direct Commercial Ltd**

The judges said: This year's panel of judges hailed this a pragmatic and effective solution that produces a reduction in claims.

About: It takes an average of 25 days before a motor accident is notified to a commercial fleet insurer. The unnecessary increase to the average motor claim cost as a result of delayed claim reporting is 20%. When you consider that insurance premiums are one of the largest expenses for a fleet operator, and that claims costs drive insurance premium increases, it makes sense to look for a solution to this costly problem. That's where Camatics, from DCL comes in.

Camatics is an in-vehicle camera and telematics system recording any potential or actual incident and providing immediate notification to the insurer and policyholder. Instant remote access to on-board CCTV and telematics gives insurers the information needed to deal with claims proactively. Reducing claim costs by combating claim fraud, exaggeration and avoiding the unnecessary costs associated with credit hire and claim farming.

With its Automated Accident Notification tool, Camatics includes eight snapshots from the on-board camera, along with incident footage for urgent review. Whether at fault or not, the claims investigation process is greatly improved, as Camatics delivers all the necessary information for quick and informed liability decisions.

The Fleet Monitoring tool allows users to track vehicles in real time on Google Maps. Driver Behaviour is monitored through detailed reports on the fleet's quality of driving.

A combined 28% reduction in claim frequency and 20% reduction in average claim cost has resulted in an average performance improvement of 42% for Camatics policyholders.

Commenting on its success in this year's Awards, CEO of Direct Commercial Ltd, Phil Cunningham, said: "We are truly delighted to have won the award for Insurer Claims Initiative of the Year. I have been involved in the commercial motor insurance market for more than 25 years and Camatics is one of the most exciting advancements I have seen. Camatics gives DCL control of the accident notification process and with it the ability to protect us and our policyholder's against fraudulent claims and unnecessary costs.

"Camatics is proven to transform risk performance which in turn results in reduced insurance premiums. It is a great example of our commitment to work with our policyholders and their brokers to deliver true enrichment. Camatics continues to develop and we have some exciting new features planned throughout 2017."

directcommercial.co.uk



WINNER
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INSURER CLAIMS INITIATIVE OF THE YEAR



Award winning fleet underwriters for Great lakes Insurance SE (A+ rated) & Carraig Insurance

DCL have been writing fleet insurance in the UK for more than 15 years and we can cover most occupations.

Our specialisms include Haulage, Couriers, Public & Private Hire, Bus & Coach and the Waste Industry. We provide cover for ANY licenced driver, the carriage of hazardous goods and green cards both annual and ad hoc.

Our award winning camera and telematics platform. Automatic accident alerts, remote access to on-board CCTV, live vehicle tracking and more. Supported by a dedicated in-house team of Camatics claim handlers, Camatics is proven to transform policy risk performance.



Our very own 3 year long term agreement offering our brokers and policyholders continuity and cash flow security. This product allows well performing fleets to benefit from premium reductions and limits increases.

A bonus rated individual commercial vehicle product Transacted electronically via www.haulinone.com which can also provide liability and goods in transit cover. Cover options for tippers, tankers, mixers, transporters, skip carriers as well as couriers. Instalment facilities are also available.



A specific policy wording designed for the waste industry and businesses who transport hazardous goods which includes cover for spillage, leakage, tipping and has extended third party property limits.

**With our new in-house claims team, a dedicated new business office in London
and an exclusive agency base now is the time to be thinking DCL**

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Direct Commercial are authorised and regulated by the Financial Conduct Authority, FR307505

Technology Award 2017



Sarah Buchanan, Head of Marketing, REG UK; Frank de Sousa, Operations Manager, REG UK; Chris McTear, Insurance Manager, Thames Tideway Tunnel; with host Holly Walsh

Winner **REG (UK) Ltd**

The judges said: The winning entry in this category demonstrated its wide appeal, with an offering that can provide a solution across a number of different areas of complexity.

About: Legal and regulatory obligations continue to bear down on the insurance sector. The task of performing thousands of manual due diligence checks on an annual, quarterly or even monthly basis creates real problems for insurance intermediaries, with potentially growth-inhibiting consequences. Everything REG (Regulatory Efficiency Gains) does is aimed at streamlining burdensome and costly regulatory compliance processes and facilitating business dealings between UK General Insurance intermediaries. More than 2,300 businesses have registered their free profile and the number is growing daily.

REG is an innovative solution for broker/agency on-boarding and counterparty risk management in the UK general insurance industry. REG facilitates regulatory compliance, accelerates business dealings between intermediaries, and continues to develop market-leading solutions to save its members time and money, whilst reducing exposure to regulatory and credit risk. REG is a turnkey cloud-based solution which combines 24/7 exception alerts for financial, corporate, sanctions and regulatory changes in broker information with electronic exchange of Terms of Business

Agreements (TOBAs). REG has generated more than 100,000 exception alerts for clients, notifications from a sanctions breach, or loss of FCA approval for a broker they have a relationship with.

REG allows compliance processes to run more smoothly, meaning commercial departments are free to write more business, regulatory risks are mitigated, and ultimately businesses across the industry benefit from an increase in productivity in support of top-line growth. REG reports 92% decrease in time spent onboarding new brokers as well as 87% reduction in time spent performing on-going due diligence checks and broker reviews.

Commenting on its success in this year's Awards, Managing Director of REG UK, Nicholas Phair, said: "I am very pleased to report that last night REG attended the 2017 Commercial Insurance Awards and against strong competition was able to claim the Technology Award. As ever thank you to all of our employees, suppliers and particularly our clients who have provided invaluable support in building what I am confident will soon become an industry standard in our niche."

Join the award-winning online platform that is transforming broker/agency management in the UK general insurance industry by signing up for your FREE REG account.

reg.uk.com



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TECHNOLOGY AWARD



2,200+
Members on
REG UK

1,800
Brokers already
joined

350+
Markets using
REG UK

Join the award-winning online platform
that's transforming Broker Agency management.

Fast, simple, secure.

REG reduces the costs of regulatory compliance, mitigates the risk of regulatory failure and frees valuable compliance resources for other corporate risk management and commercial goals.

Stay competitive

Join thousands of markets and brokers already connecting online.

Faster deals

Send, view and accept new TOBAs online in a couple of clicks.

Future proof

Many markets now only issue, track and store TOBAs on REG UK.

New opportunities

Search for and connect with new brokers or markets.

Instant access

View your public compliance profile in real-time (FCA, Companies House, CreditSafe)

Automatic updates

Brokers are able to easily notify their markets when their information changes. Markets can then receive immediate notification.



InsurTech
Start-up of the year

Signing up is simple and free!
www.reg.uk.com/register



Broker Claims Team of the Year 2017



David Capstick & Melanie Haygarth, JN & E Capstick Insurance Consultants; Lee Webb, Director, Group Resilience, Barclays; with host Holly Walsh

Winner JN & E Capstick Insurance Consultants

The judges said: This company dealt with some 118 claims in two days even whilst they themselves had suffered a power cut – a pressure for any team, but particularly a small team. The judges were impressed by some of the strongest testimonials this year.

About: Due to its geographical location in the middle of Storm Desmond, the company instantly realised a major incident was unfolding and began to formulate contingency plans early. In preparation, it contacted key customers predicted to be the worst affected, given both their geographical and personal circumstances. To deal with the situation it was clear that the usual procedure of insurers appointing loss adjusters and arranging their appointments would not work efficiently enough due to damaged infrastructure, and Capsticks quickly organised two dedicated loss adjusters with local knowledge to deal with claims.

Business practice at JN & E Capstick is centred on the belief that claims are the core value of insurance service. Given that the scale of Storm Desmond was far greater than anything the team had experienced, it can take considerable pride that it was able to continue to provide customers with the personalised service and additional help to support them during a time of their greatest need.

Capsticks received positive feedback from all customers surveyed which further underlines the company's success throughout

the claims surge. Following the settlement of claims, Capsticks conducted a post-event analysis of the lessons to be learned and it could improve preparations for a future major event, which might include more use of social media.

"We are thrilled to have won Broker Claims Team of the Year in recognition of our innovative and proactive approach in dealing with the claims linked to the devastation caused by the storms in Cumbria. Here at JN & E Capstick Insurance Consultants we pride ourselves on the personal service we provide to our clients. We understand our clients, their businesses and their lifestyles and do everything we can to ease the claims process for them with one of our expert team members by their side. Where possible, we aim to visit claimants at their own premises and have been rewarded by a very loyal client base," says David Capstick, partner at JN & E Capstick. "The devastation caused by the storms in Cumbria saw us receive almost a quarter of our usual annual claims in just two days. With our knowledge of our clients and the areas we serve we were able to contact affected clients, insurers and loss adjusters within hours of the losses occurring, ensuring clients were visited quickly and efficiently. Of course, we couldn't have done any of this without the hard work and effort of our close knit team – many of whom were affected by the floods themselves."

capstickinsurance.co.uk



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BROKER CLAIMS TEAM
OF THE YEAR

Communications Team of the Year 2017



Lynn Cufley, Director of Communications, Crawford & Company; Sue Brierley, Risk and Insurance Manager, Hanson UK, with host Holly Walsh

Winner **Crawford & Company**

The judges said: Applauded for its plainly polished entry, the unanimous winner continues to demonstrate its expertise.

The winning entry: The demand for up-to-the-minute insight and in-depth analysis amongst stakeholders and the wider market led the communications team at Crawford to the need to establish a new approach. With 8,800 employees operating in 70 countries and experts in every field, the team elected to harness its own expertise as well as that of its market partners and clients to deliver a 360° view of risk, delivering virtually on-site, ground-level communications to the market across multiple media channels.

The launch of 'On the Frontline' and its website in September 2015 was timed to coincide with the annual Crawford Board of Directors meeting, where 65 top leaders were engaged directly. Following this, it went to FIDES and the FERMA Risk Management Conference in Venice 2015. This campaign successfully enhanced the depth, breadth and frequency of the company's market-wide communications, and since the launch, the company has seen a 250% increase in visitors to the Crawford website and from traffic being driven from the On the Frontline website and Claims World blog.

Crawford & Company's International Communications team, led by Director Lynn Cufley, achieved a range of targeted measurable

outcomes with their 'Engage through Education' PR strategy. With an objective to build a platform that increased engagement with 'the unique, forensic-level perspective of the loss adjuster', Crawford enhanced the depth, breadth and frequency of its market-wide communications and has proved a phenomenal success, including industry applause for its ground-breaking publication, On the FrontLine.

"Our goal was to build audience, foster trust, position Crawford as the global thought leader in claims and ultimately add to the bottom line," says Cufley. "We focused on delivering the right message, at the right time, through the right channel to the right people, producing insight-driven editorial and engaging our clients globally."

The results included a significant uplift in targeted engagement with actionable business opportunities resulting from the integrated PR, content and social media campaign.

Ian Muress, International CEO of Crawford & Company was a strong supporter: "With a small team, Lynn has been able to create a communication strategy that helps us engage with our clients wherever they are. We are a diverse, global business and Engage through Education was the right strategy to help us reach our targets."

crawfordandcompany.com



WINNER
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COMMUNICATIONS TEAM
OF THE YEAR