



**COMMERCIAL
EXPRESS**

The Value Added **MGA**

**BUSINESS
OPPORTUNITIES
WITH COMMERCIAL EXPRESS**



The Broker Market

Whether you are seeking to establish a new scheme, transition a book of business, or enhance your current proposition, we are here to support your growth and strengthen your brand.

In an industry characterised by increasing standardisation and intense competition, the ability to offer an effective scheme or arrangement becomes crucial in setting your business apart. By targeting niche and specialist markets that are underserved by traditional insurance solutions, you can differentiate yourself and attract a loyal client base.

We firmly believe that the collaboration between MGAs and brokers is key to developing a successful and bespoke offering. By leveraging our collective expertise, knowledge, and experience, we can create a winning formula that aligns with your vision and meets the specific needs of your clients.

With 25 years of experience in developing schemes, we have honed our skills and knowledge to design a unique proposition for our brokers. We understand the intricacies of the broker market and are committed to providing you with the tools and support necessary to thrive in this competitive landscape.

GOVERNANCE

- We will work with you to agree goals and objectives
- We deliver clear accountability and ownership
- We provide MI which is bespoke to you

PROCESS

- An efficient and fast delivery
- An outstanding claims service
- We handle all referrals

CONDUCT

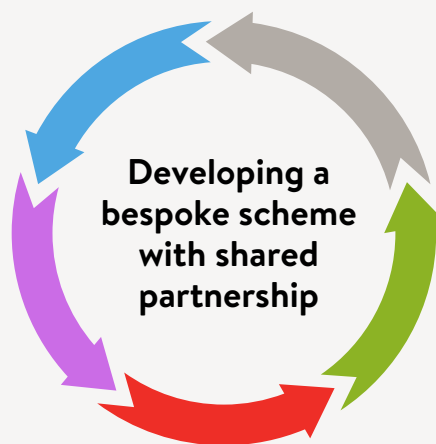
- Robust audit controls and compliance management
- We have delegated authority
- We'll manage complaints

PRODUCT

- We'll support you with customer insight
- Help determine the customer's needs
- Ensure the product is relevant

MARKETING

- Full campaign development and management
- Multi-channel approach



Commercial Express Proposition

At Commercial Express, we take pride in our distinctive proposition that sets us apart from other insurers and MGAs. What differentiates us is our commitment to engaging with you right from the initial contact. We believe in understanding your business, your team, your processes, and most importantly, your ambitions.

Ambition is a driving force for us, as our goal is to provide you with the necessary tools and support to grow your business and achieve your objectives. We recognise the importance of trust and empowerment, as we have built strong relationships with our capacity providers who understand the values and expectations required for creating successful schemes.

What makes us truly unique is our comprehensive support system for our brokers. We have knowledgeable and proactive underwriters who are dedicated to assisting you every step of the way. Our first-class claims proposition ensures that your clients receive prompt and efficient claims handling. Additionally, we provide valuable management information, marketing support, and access to a market-leading online platform.

As one of the select few MGAs accredited by the Chartered Insurance Institute, we proudly demonstrate our commitment to professionalism and excellence. This achievement reflects our ongoing dedication to maintaining the highest standards in the industry.



The CE Journey: From Idea to Ongoing Management

1

Idea Generation:

- Share your existing scheme or new idea with us.
- Work with our Key Account Manager to complete our Business Opportunity Form.

2

Exploring the Opportunity:

- Our technical underwriting team will review the provided information.
- Collaborate with our underwriter to conduct research and due diligence on the business opportunity.

3

Definition:

- Begin operations and transactional development.
- Assign a dedicated Underwriter and agree on implementation plans.

4

Delivery:

- Underwriting: Develop policy wordings, key facts, schedules, and business rules.
- Legal: Sign necessary agreements and finalise contracts.
- Claims: Provide team response training and confirm internal processes.
- Marketing: Establish scheme branding.
- E-commerce: Develop the quote and buy journey, and build websites.

5

Launch and Ongoing Management:

- Your Commercial Express Key Account Manager will take responsibility for your scheme.
- Conduct a post-launch review two months after going live.
- Hold quarterly reviews of the business plan.
- Perform bi-annual product reviews to ensure relevance and meet customer needs.
- Conduct an annual delegated authority audit.

At Commercial Express, we are committed to guiding you through every step of the CE Journey, from the initial idea to ongoing management. Our experienced team is dedicated to ensuring the success and longevity of your scheme.

Testimonials

“ Security Insured has always found success in working with insurers to build and grow an exclusive scheme for our clients. In 2022 we found ourselves having to look for an alternative provider. From the first conversation we had with Commercial Express it was apparent they were going to be proactive in getting a scheme put together for us. We had previously worked with MGAs, MGUs and Lloyd’s brokers, on average, it would take 12-18 months to put a specialist scheme like ours together. With Commercial Express, we went from our first conversation to writing the first policy within 6 months. The team at Commercial Express spent time getting to know us, the business and the security industry. They even took the time to come and meet a client of ours so the underwriters could start to get a better understanding of the industry.

As a business, we work at quite a fast pace to meet the expectations and requirements of our clients, response times from Commercial Express have been quicker than we have previously experienced. Where underwriters would usually give my team a turnaround time of 24-48 hours for a response to any query, Commercial Express have been able to accommodate our needs and provide a same-day turn around on most requests. Even the more complex requests are actioned same day with a response within 24 hours meaning my team can work at the pace they need to without having to spend time chasing underwriters. This has had a great impact on the amount of business we can write with our business on track to achieve over 30% income growth in the first year of the scheme. This scheme started in January 2023, in the first 3 months we recorded a 25% increase in GWP, and by the end of year 1 we’re expecting to see 100% growth taking us to almost £4M GWP with visions for more growth in the following 12 months.

Working with Commercial Express has provided us with more opportunities to invest in growing our business. With the quotes going through an online portal we have more time to work on the training and development of our team. We can put some more time into our successful Google Campaigns and utilise our CRM marketing tool to increase the number of incoming enquiries. We were also able to incorporate our branding on documents for this scheme meaning client referrals have increased due to our name being visible when clients submit their documents to contractors.

We’re excited to continue to build our relationship with Commercial Express and build a bigger presence in the security industry by continuing to offer this specialist scheme to our clients. ”

Aideen Gavin

Director - Security Insured



Testimonials

“ We are delighted with how quickly we have managed to grow our account with Commercial Express and excited by the future opportunities we can create together. Our Specialist Adviser team constantly provides excellent feedback on how the CEQ portal, and their excellent underwriting team, help us win specialist landlord business. The CE team are great to work with and is always seeking ways to improve. ”

Sean Thompson
Specialist Insurance Director - Uinsure

“ Commercial Express has helped us with their outstanding ability to understand our needs and the needs of our clients. We find Commercial Express to be efficient and their competitive policies have helped us to secure and grow our book of business. ”

Anthony J. Wood
SP Insurance Services Limited

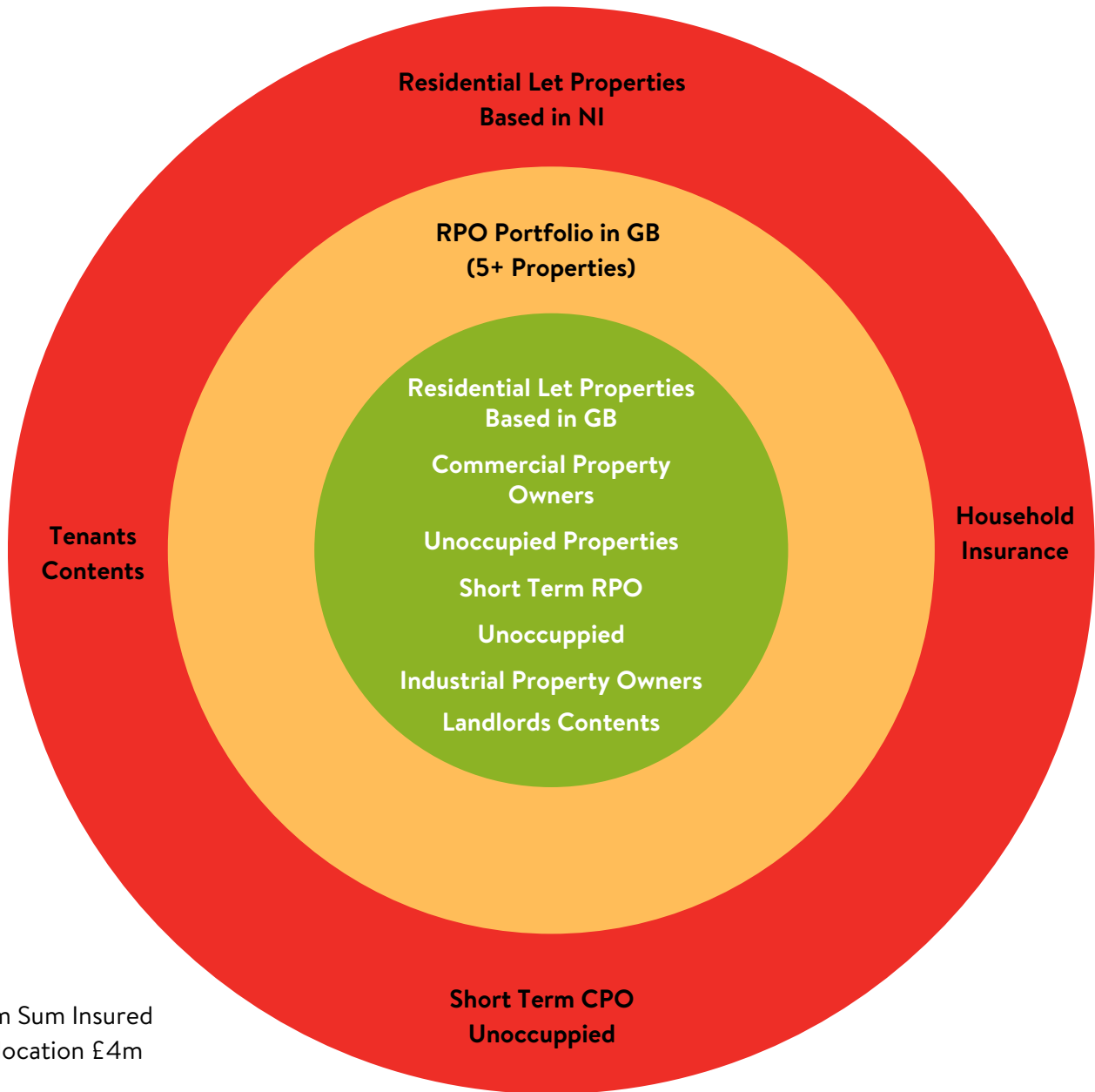
“ Commercial Express has proven once again to be one of the most dynamic and forward-thinking MGAs in the industry. We approached them regarding an exciting opportunity for taxi liability insurance and the potential for a lucrative scheme, Adam Kempthorne was immediately engaged and worked tirelessly to arrange the proper wording, broking facility and carrying capacity, all with constant dialogue between us to ensure the product is right for both of us and our clients. This was a refreshing experience for us and would be delighted to work more closely with Commercial Express in the future. ”

Ethan Tardif
Insurance Consultant - Howden Parkstone





Property Appetite Guide



Maximum Sum Insured
any one location £4m



Trades we accept



Trades we will consider



Trades we do not accept



Liability

Appetite Guide



Trades we accept



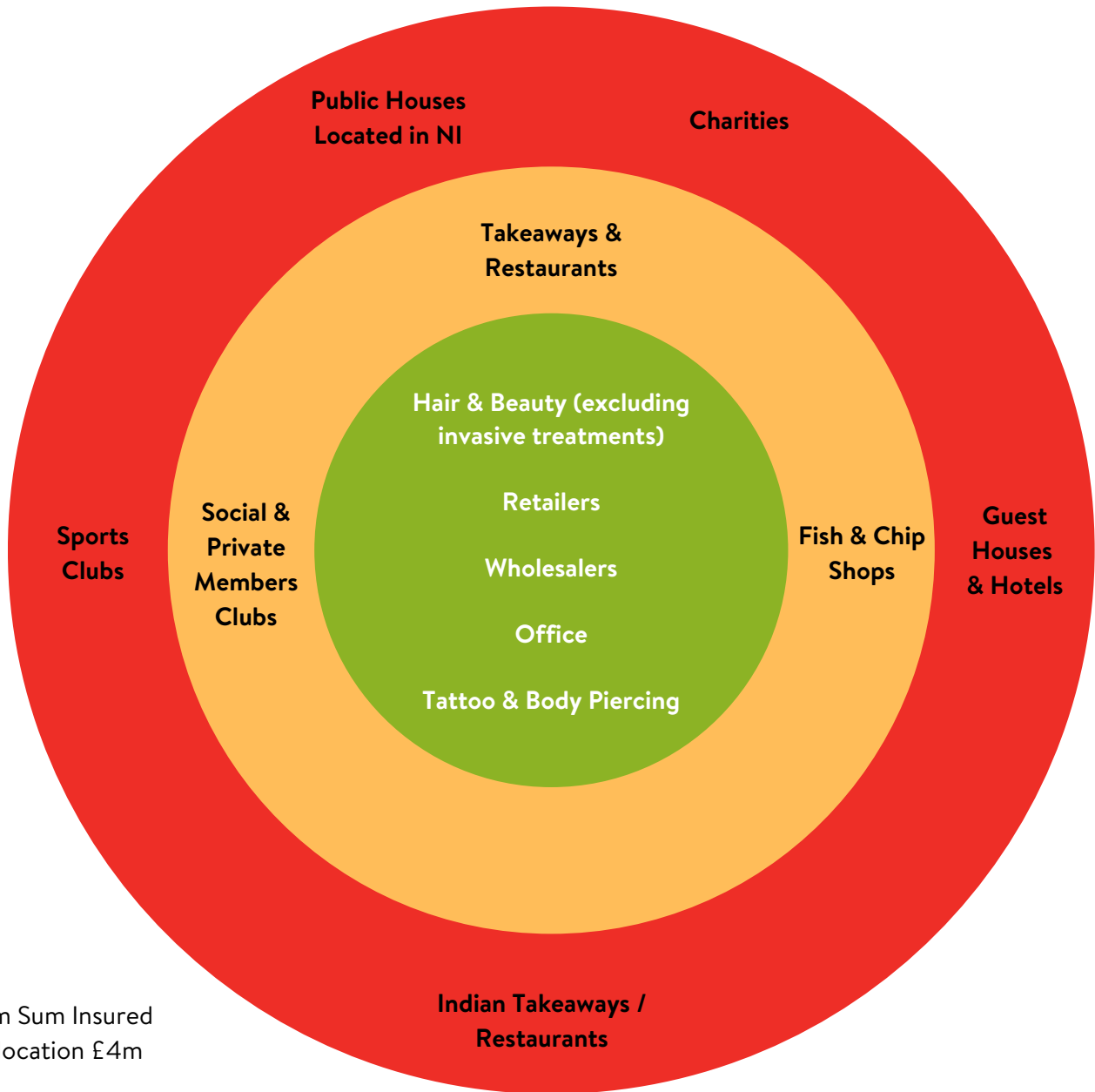
Trades we will consider



Trades we do not accept



SME & Package Appetite Guide



Maximum Sum Insured
any one location £4m



Trades we accept



Trades we will consider

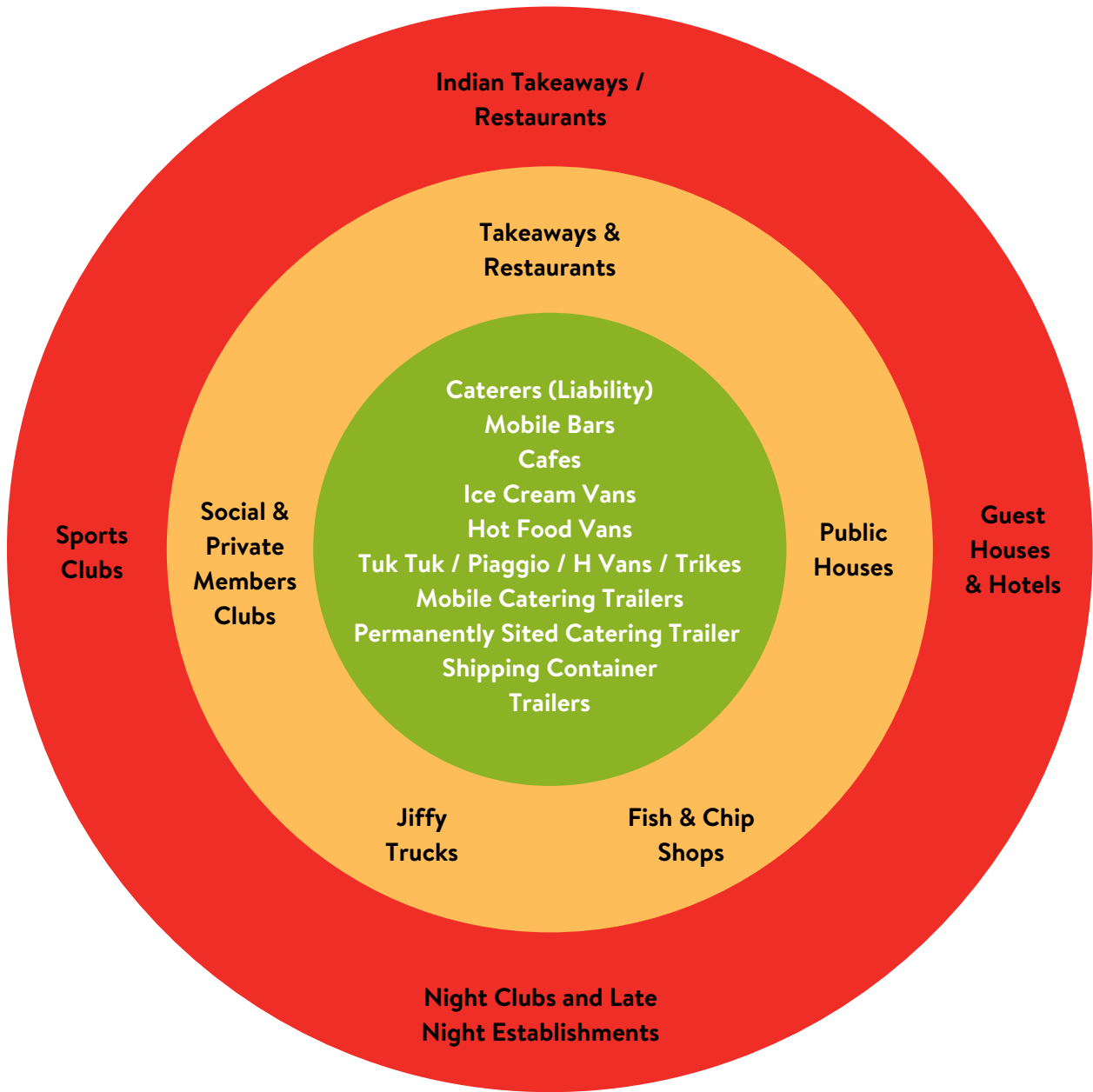


Trades we do not accept



Catering & Hospitality

Appetite Guide



Trades we accept



Trades we will consider



Trades we do not accept



The Value Added **MGA**



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