Commercial Insurance Awards 2015 - WINNERS

Placement of the Year

Left to right: Xavier Mutzig, Group Insurance Manager, Johnson Matthey; David Simmons, Willis; pictured with host Simon Evans

Loss Adjuster of the Year

Left to right: Sarah Whittington, Events Marketing Manager, CIR Magazine; Alistair Steward, QuestGates; pictured with host Simon Evans

Communications Award

Left to right: Iain Hovell, Director of Insurance at InterContinental Hotels Group; Alison Barlow, NIG; pictured with host Simon Evans

Advertising Campaign

Left to right: Paul Johnson, Director of Financial Institutions Group, Barclays Bank PLC; Paula Wilson, XL Group; pictured with host Simon Evans
The judges were impressed with the customer focused approach in developing the claims transformation process, with results that delivered against ambitious targets and created true centres of excellence in claims handling.

About AIG: In a claims environment that has become increasingly demanding in recent years, with rises in fraud, bodily injury claims and natural catastrophes, AIG decided to place the customer at the centre of development – connecting its specialist expertise through a transparent claims process and providing accurate information in real time.

The response was the announcement of the Claims Transformation Process (CTP), aimed at addressing these challenges head on to deliver the best claims service in the market. This included:

• Establishing three Centres of Excellence as a way of organising teams to share existing best practice and develop deeper specialism to promote excellence in the topic they cover. By creating specialisation by severity of claim, the right skills are delivered in each area of the process.

• Creating First Notice of Loss teams providing immediate and easy access so that customers can notify a loss quickly and the claims process can be started as soon as possible. Other dedicated teams were also created across some key areas allowing technical claims handlers to focus more of their time on claims adjudication and customer facing activities.

• The creation of a bespoke AIG claim management system OneClaim, which supports claims management with diary reminders at key stages and provides access to a much wider range of claims data and the ability to deliver real granularity of reporting.

The various elements of the CTP helped free up the resources of the teams and encouraged them to work together, as a united process, delivering real benefits to the customer. This new approach was an immediate success, and the customer feedback, employee satisfaction and financial results were all wholly positive.

Wendy Foley, AIG’s Claims & Operations Officer UK & Ireland, was more than pleased that the company’s efforts were being rewarded: “On behalf of AIG Claims I am delighted to accept the Commercial Insurance Award for Claims Team of the Year 2015. This award recognises the bold decision taken by AIG to invest in claims and the hard work and dedication of every single claims member to deliver on this achievement. Winning this award strengthens our resolve to progress this dynamic and proactive process and we are excited to continue building this approach as OneAIG.”
Commercial Insurance Awards 2015 - WINNERS

Fleet Services Provider of the Year

Left to right: Ant Gould, Director of Faculties, CII; Tim Rankin, WNS Assistance; pictured with host Simon Evans

Digital/Cyber Risk Insurance Provider of the Year

Left to right: Graeme McQueen, associate publisher, CIR Magazine; John King and Charles Barrett, Brit Global Specialty; pictured with host Simon Evans

Technology Award

Left to right: Xavier Mutzig, Group Insurance Manager, Johnson Matthey; Holly Barnes, on behalf of award winner Cunningham Lindsay; pictured with host Simon Evans

Commercial Insurance Recruiter of the Year

Left to right: John Keating, Head of Insurance & Risk Management at Sainsbury’s Supermarkets; Nick Goodson and colleague of Oliver James Associates; pictured with host Simon Evans
Broker of the Year & Team of the Year

Winner Centor Insurance & Risk Management

The judges said: Taken together these two entries demonstrated a passion for investing in teams and supporting them with new technology. With growth, profitability and outstanding client retention created by a small but focused and cohesive structure, these were very impressive nominations that put clients first.

About Centor Insurance & Risk Management: Centor Risk Management is pleased to have won these two prestigious awards. As a broker, the company has prided itself on consistently high service standards, continually monitoring, reviewing and improving standards – contributing to retention rates of an exceptional 98%. It has invested in cutting edge technology with a bespoke broking platform (CenIT), designed following detailed consultation with brokers so as to provide them with precisely the tools they need to be able to perform their duties quickly and accurately. And it has invested in its people, recognised as being of Gold Standard by Investors in People. Each team member is competency tested annually and expected to maintain above 85% scores in all classes of insurance handled. All broking staff are also CII qualified as a minimum standard.

This dedication to its staff has also led to excellence in the Team of the Year category, with a client intimacy strategy focussed on delivering high quality service through building a small but highly effective claims team. To do this the team use a balanced scorecard system to monitor staff and client communications, ensuring high service levels are constantly maintained and workloads adjusted where necessary to maintain exceptionally fast response times.

In the event that a client is faced with a difficult or complex claim, a member of the team will arrange to meet them on site and work with them, the insurer and loss adjusters to ensure the claim runs as smoothly as possible. Finally, a small but important concept for Centor has been the idea of war stories to share knowledge, and to highlight examples of outstanding service. These are examples of a complicated or difficult claim situation that has been resolved. These act as a powerful learning and development tool and help engender a ‘can do’ attitude amongst the team.
Commercial Insurance Awards 2015 - WINNERS

**Rising Star Award**

Left to right: Mark Evans, Publishing Director, CIR Magazine; Paul Jones (collecting on behalf of Tanguy Touffut, AXA Corporate Solutions); pictured with host Simon Evans

**Innovation Award (Product)**

Left to right: Deborah Ritchie, Editor, CIR Magazine; Iain Hovell, Director of Insurance, InterContinental Hotels Group; pictured with host Simon Evans

**Innovation Award (Service)**

Left to right: David Ross, Director of Communications, CII; Jon Hancock, RSA; pictured with host Simon Evans

**Personality of the Year**

Left to right: John Keating, Head of Insurance & Risk Management at Sainsbury’s Supermarkets; Paul Hopkin, Technical Director, Airmic (collecting on behalf of David Ross of AJG) pictured with host Simon Evans

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**Innovation Award (Solution)**

Left to right: Sarah Whittington, Events Marketing Manager, CIR Magazine; Jazz Gakhal, Director, Direct Line for Business; with host Simon Evans

**Winner Direct Line for Business**

**The judges said:** A clever innovation that harnesses modern mobile technology to address an issue, and helps the client to simplify their business in such a way that it gives them better information. The real definition of an innovative solution.

**About Direct Line for Business:** Direct Line for Business provides a range of specialist commercial insurances, including landlord insurance. But for many part-time private landlords or buy-to-let owners getting organised is no simple task, given the complexity of the administration involved and other demands on their time.

As a response, Direct Line for Business created the free Mobile Landlord app, designed with busy private landlords in mind, offering a way of managing their portfolios efficiently at a time that suits them, wherever they are.

Allowing landlords to manage up to five properties, it stores tenant information, important contacts – such as electricians and plumbers – and has a reminder system that helps users to stay on top of important dates like gas safety certificate expiry or tenancy notice periods. The finance section can even help with tax returns by tracking income and expenditure by tax year and includes a rental yield calculator that gives the user a view of their profitability by property.

The launch of this app promises wider benefits to the insurance industry as a whole too, disrupting the long held consumer perception (according to research) that insurers are untrustworthy and not willing to help, and reducing potential claims by helping landlords maintain property properly and avoid public liability claims. This commitment to the industry was key to the decision to make the app available not just for Direct Line for Business landlord insurance customers but for the customers of all landlord insurance providers.

Said Jazz Gakhal: “We’re so proud to have won in the Innovation (Solution) category. The Mobile Landlord app is one example of the innovative solutions that we have delivered for our business insurance customers in 2014. We will build on this success by continuing to design and deliver creative customer solutions on our journey to ensuring Direct Line for Business is recognised as the insurer that is best in class for customer experience.”
Commercial Insurance Awards 2015 - WINNERS

Broker Network

Left to right: Mark Evans, Publishing Director of CIR Magazine; David Chapman, Purple Partnership; pictured with host Simon Evans

Broker of the Year

Left to right: Graeme McQueen, Associate Publisher, CIR Magazine; the Centor Risk Management team; pictured with host Simon Evans

Commercial Insurer of the Year

Left to right: Deborah Ritchie, Editor, CIR Magazine; James Guthrie, Sterling Insurance Group; pictured with host Simon Evans

Pioneer Award

Left to right: David Ross, Director of Communications, CII; Paul Hopkin, technical Director, Airmic; pictured with host Simon Evans
 Winner Country & Commercial Insurance Brokers Ltd (CCIB Ltd)

The judges said: The judges felt that this entry demonstrated a winning level of passion and focus on the client, and added true value. A high level of local area knowledge and support in the community meant this entry was a shining example of what specialised broking should be.

About Country & Commercial Insurance Brokers Ltd (CCIB Ltd):
CCIB was formed in 2007 by Debbie Airey and Anne Pickover. With over sixty five years’ experience within the insurance industry between them and a lifetime within the farming sector, both Debbie and Anne felt this was a natural fit. As Debbie notes, “farmers are a different breed” and relationships are built on trust.

Alongside working closely with a wide range of insurers, CCIB have been responsible for setting rates, writing policy wordings and even developing their own quote engine. Debbie and Anne certainly found a niche that needed to be addressed, and since its launch in 2007 the company has grown by almost 350% in terms of premium.

But the real driver of growth has been the focus on customer service, with the majority of business being generated through customer referral. The client always comes first, and CCIB have refused to do roll-over deals and retain a good split of business across all providers. This helps to maintain a competitive advantage for all customers.

Country and Commercial are currently working on the next stage of developing the business, sharing knowledge and products to other brokers. It offers its farming products wholesale to other brokers, and won the contract earlier this year to wholesale its products via the Cobra network.

In June 2014, it launched the Federation of Agricultural Brokers (FAB), with an ethos of “together we are stronger”. The objective of the federation is to share knowledge, products and ideas between likeminded brokers.

On receiving the award, Debbie Airey commented: “We have always aimed to provide the best possible service for all our clients, with the most comprehensive choice of cover available. The recognition of a national award means that our efforts to do this have been acknowledged by our peers. This is a boost we really appreciate. The hard work will of course continue so we can develop the niche market of agricultural broking to reach its full potential.”