



Towergate Risk Solutions
**Specialists in branded insurance schemes
for the transportation industry**

Affinity Insurance Schemes

Many businesses and associations in the transportation sector are beginning to comprehend the advantages of forming an insurance scheme for their customers/members. Whether the organisation needs a method of ensuring a group of subcontracted operators have the necessary levels of insurance cover, or simply wants to build a new branded product to offer to add value or generate revenue, a well managed insurance scheme can be tailored to match the specific requirements of each organisation.

Towergate

Towergate was founded in September 1997. Since then it has completed well over a hundred and fifty successful acquisitions and has become the largest privately-owned insurance intermediary in Europe. By the end of 2008, the Group controlled some £2.5bn of Gross Written Premium. It employs over 4,500 talented, committed people in over 100 offices within the United Kingdom and invests very heavily in their development and professionalism.

Towergate Telford

Towergate Risk Solutions, Telford (TRST) was formerly known as Markfield Insurance Brokers. Historically, it was the insurance arm of Tarmac and subsequently, Carillion PLC. In 2004 it was acquired by the Towergate Partnership, primarily because of its extensive experience and expertise in the haulage, construction and transport sectors. Today, it employs 115 people working alongside Towergate Underwriting, Telford (TUT) to deliver a unique range of products and services to its clients and business partners. The business enjoys significant market share in its chosen sectors within the UK. TRST operates and owns Road Haulage Association Insurance (RHAI)

An innovative approach to insurance schemes

Towergate Telford specialises in the provision of branded insurance schemes to companies and organisations within the transportation industry.

Our unique approach to product development means we are able to work with you to offer a bespoke combination of the following benefits in our proposition to your customers/members:

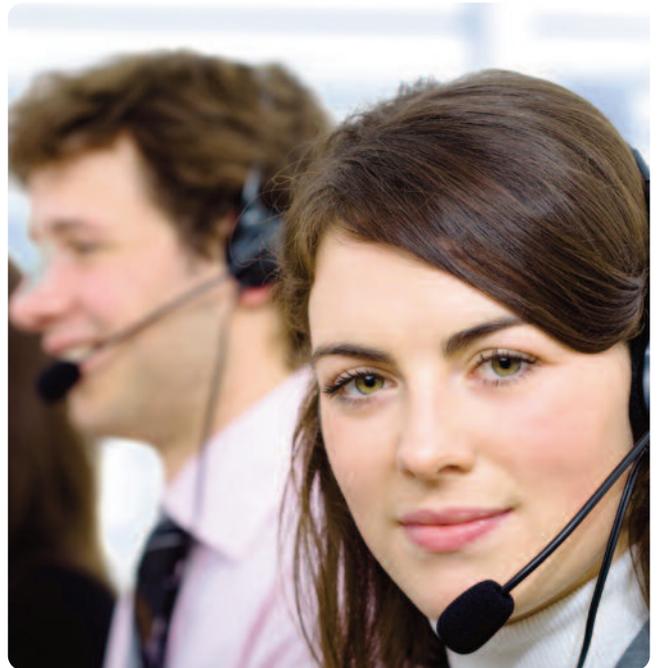
Underwriting Authority

Towergate's exclusive facilities with leading UK insurers such as Aviva, Equity Red Star and Royal & Sun Alliance mean we have the flexibility to build bespoke schemes for our affinity partners.

Where a scheme involves a distinct set of vehicles, we are able to offer a unique rating structure based specifically on the claims performance of these vehicles in isolation. This provides our partners with an efficient method of capitalising on investments made in risk management.

Modular Cover

Our policies are offered on a multi section basis, meaning each customer benefits from a bespoke insurance programme, neatly encapsulated in a single branded contract wording. A wide variety of policy sections are available to customers, from the standard compulsory Motor and Liability covers, to sector specific insurance provisions such as Engineering and Business Interruption.



Sales & Marketing

Towergate is a dynamic organisation with a proactive approach to new business generation. Towergate Telford is able to call upon a variety of internal resources such as telemarketers and call centre based staff, direct mail facilities, email and web campaign managers and an army of field based specialists to ensure that the proposition is communicated to every prospect, and the customer journey is both consistent and fluid.

4 Specialists in branded insurance schemes

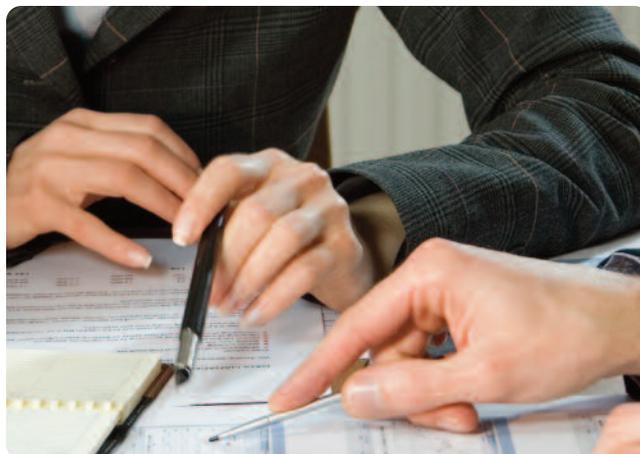
An holistic approach to branding

Rather than offering our partners a branded jacket to wrap around our existing Towergate or insurer branded policy documentation, we instead ensure that every page of the policy sold to your member/customers, along with all associated marketing materials, is branded to your identity. This includes statutory documentation such as insurance certificates and cover notes.

Competitive premiums through Risk Management

We work with our customers to help them drive down their premiums by reducing the frequency and severity of their claims. We have an unrivalled ability to offer our customers premium discounts for adopting a wide range of risk management initiatives or technologies. To date these have included forward facing accident cameras, driver training programmes and telematics devices.

When working with a corporate partner or association, we try to identify risk management initiatives provided by the parent company and offer customers a discount on adoption. We believe this not only rewards the customer for managing risk, but adds significant value to the existing relationship between the customer/member and the parent.



Market leading pay-away

In demonstration of our commitment to forging long term relationships with our affinity scheme partners, Towergate offers an unprecedented level of commission to its partners. Some scheme providers only offer these payments in the first year in which a customer is introduced. Towergate Telford offers the same commission rate year on year for the lifetime of our relationship with the customer.

How this commission fund is utilised is decided by each affinity partner – the sum can either be taken as an additional revenue stream, taken off the ultimate premium to the customer as an additional value-adding discount or alternatively donated to a charity of your choice.

Compliance clarity

Towergate takes pride in its reputation for stringent application of the rules prescribed by regulation and our approach with affinity partners is no different. We advise our partners on the most appropriate status to adopt with the FSA and provide the infrastructure necessary to make compliance clear, simple and unrestrictive.

eCommerce

Where appropriate, Towergate are able to offer our partners access to our market leading online truck insurance quotation and claims analysis systems, in a branded format which can be incorporated into your website.

Management Information & Data Security

Transparency is key to a successful partnership. We offer our partners a standard monthly report which details the progress of any telemarketing campaigns as well as enquiry/quote/sales conversion rates and written premium figures. MI can be tailored to meet the requirements of each business partner.

We understand that data security is a fundamental issue for any organisation. Because we work with a number of affinity partners in similar sectors we guarantee that any customer data received will be used exclusively for the fulfilment of the affinity scheme in question. Confidentiality agreements are a standard part of our authorisation process and we actively encourage all our affinity partners to audit us on an open door basis.

Access to a wide range of other insurances

With over 200 exclusive products, Towergate is ideally placed to be able to offer your members/customers access to a variety of personal lines insurance products in addition to the business covers provided by the main scheme.



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Testimonials

Scania Finance Great Britain Ltd

“Towergate made contact with us and offered to build us a white label insurance scheme for our clients. In time, as a partnership, we have developed unique Scania branded insurance products which we now see as an essential part of our product portfolio, adding significant value for our clients.

We would recommend using Towergate Telford to any business looking to develop branded insurance products which offer genuine value.”

*Alan Rhodes
Sales & Marketing Director
Scania Finance Great Britain Ltd*



Tarmac Group

“Towergate Risk Solutions has given us continual support and excellent levels of service, providing us with appropriate insurance solutions together with risk management initiatives. Their in depth understanding of fleet management in our sector is key to delivering our continuous improvement targets.”

*Lee Green
Category Manager - Operational Services
Procurement & Supply Chain
Tarmac Group*

Some of our existing partners include:



Case study: A risk management solution for Tarmac

Tarmac, is the UK's leading supplier of heavy building products.

With an annual turnover of £2.1 billion Tarmac has over 12,500 employees worldwide and 450-500 sites in the UK alone, featuring quarries, building product depots and concrete plants. The group's fleet insurance covers over 3,000 vehicles ranging from contracted 'owner-driver' hauliers to company cars and vans.

Tarmac were primarily interested in creating a safer working environment for their employees and owner-drivers but they also needed to look at their costs in greater detail in order to manage the risks better and drive down their premium. They also needed specific reports to create strategies for managers to tackle critical risks and unseen costs. Training was also needed around the causes of claims and to respond proactively to new or growing risks.

The Perfect Solution

Towergate responded by providing clarity in the form of management reports formatted in a way that actively allows Tarmac to manage their employees. Towergate set up insurer funded driver training for specific drivers and key operators to target key risk areas. Driver training teaches a number of techniques which if adopted can yield an immediate saving on fuel by 10% or more and reduces wear and tear on clutches, tyres and brakes. Other tools that Towergate delivered included driver-profiling and driving-licence checks. Towergate is also working closely with Tarmac on a new Telematics project which tracks and maps driver behaviour as this is certain to have a significant impact on Tarmac's understanding of risks.

The Benefits

- The risk management programme delivered by Towergate can reduce the number and cost of accidents which means lower insurance premiums and gives Tarmac a better understanding of risk.
- Towergate's half year claims review provides a full analysis of the claims trends for Tarmac's fleet and highlights any issues with specific drivers or routes.
- The review also discusses the benefits of introducing any further training programmes or security improvements and will, where appropriate, approach the insurer for a contribution towards funding.

Contact Us

To discuss the benefits of an insurance scheme to your organisation, please contact:

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