



COMMERCIAL SCHEMES – MAY 2024

DIFFERENT BY DESIGN

ABOUT COVÉA INSURANCE



Covéa Insurance Plc is the UK underwriting business of leading French mutual insurance group Covéa.

We offer a wide range of insurance products backed by great service and the assurance of being part of Covéa - a European leader in insurance and reinsurance. Read on to find out more about us:

PERSONAL LINES

Products:

Private Car,
Commercial Vehicle,
Household Buildings &
Contents, HNW Home

COMMERCIAL LINES

Products:

Combined, Packages,
Motor Trade, Fleet,
Trades & Professions,
Property Owners

SPECIALITY LINES

Products:

Pet, Life,
Motor Warranty

COVÉA CLIENT SERVICES

Products:

Pet, Motor Warranty,
Payment Protection

We're here to help **PROTECT PEOPLE**
against the **WORST HAPPENING**, and
PUT IT RIGHT if it does



We're committed to **INTERMEDIATED DISTRIBUTION** and developing
LONG LASTING SUSTAINABLE RELATIONSHIPS with our brokers

We've been **WIDELY RECOGNISED** across the
industry for delivering **GREAT SERVICE**

- Rated 5 star by our brokers in the Personal Lines Insurance Times Broker Service Survey 2023/24 and 4 stars in the Commercial Lines Insurance Times Broker Service Survey 2023/24
- Awarded Customer Champion of the Year at the Insurance Times Awards 2023
- Achieved the Institute of Customer Service (ICS) ServiceMark Accreditation with Distinction

We're building a **STRONG** and **SUSTAINABLE**
business with over **60 YEARS** trading
experience in the UK

We have the **FINANCIAL BACKING** and **SUPPORT**
from our parent
company, **COVÉA**

**€26.8
BILLION
IN PREMIUMS
IN 2023**

**200%
COVÉA GROUP
SOLVENCY
RATIO**



DIFFERENT BY DESIGN



We believe in being easy to do business with. That's why we've aligned our scheme proposition with our flexible approach to commercial underwriting.

Most of our commercial products are available for tailoring and trading as a scheme. And better yet, we are even able to create entirely new products, especially if the business area is particularly niche.

In what has become a crowded marketplace, we can help you to stand out by working with you to design and deliver a superior product and service proposition, which we believe will give you a distinct edge over your competitors.

Our Team

We have a well-resourced and dedicated Schemes Team of experienced commercial underwriters concentrating solely on schemes business, allowing us to give each scheme the focused attention it deserves, and make informed, consistent decisions.

Your scheme will benefit from the support of the dedicated Schemes Team, with a nominated Senior Underwriter acting as your Lead Underwriter. They will nurture a close and supportive working relationship with you, often involving daily contact.

We can offer a responsive and expert underwriting referral service, helping you to maximise your scheme's potential. Whilst many referrals are dealt with on the spot, we work to a 24 hour SLA.

MAKING YOUR SCHEME DIFFERENT BY DESIGN



Your customers will benefit from our 5 star service rating in the recent Insurance Times survey



Your Scheme will be backed up by our award winning Claims team



You will get the benefit of our expertise to bring your new scheme to life or grow an existing opportunity



If you have an idea for something a bit different, we can help you tailor the cover to ensure it meets your client's needs



Dedicated Lead Underwriter to portfolio manage your scheme in addition to a market leading referrals team who provide valuable and responsive assistance on a daily basis



Working closely with you to help maximise the potential of your scheme

What we are looking for:

- Existing or new schemes with a robust business plan of £250,000 + GWP
- Brokers with a proven track record of operating a Delegated Authority arrangement
- Niche, Segmented or Specialist Industries
- UK domiciled business
- Property/Liability classes of business

Here's how we can make it work for you:

As a starting point, we will work together to agree your scheme requirements including the bespoke wording, IT, rating structure and the full document suite.

Throughout the life of the scheme your Lead Underwriter will help manage your account, but you'll also retain your independence to operate in the best way for you. Our Marketing Team can provide expert support to ensure your scheme is promoted in the right way to reach your target market and help it to grow.

We will arrange regular meetings to discuss scheme progress with key stakeholders ensuring that opportunities to develop and issues are quickly identified and addressed. We're passionate about making your scheme successful and will work with you as partners to ensure that it is!

Our schemes are Different by Design, and successful in practice.

GET IN TOUCH

SCHEMES REFERRALS

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LEADERSHIP TEAM

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