

As a Broker, how can you be sure that your clients are being treated fairly and receive the best possible advice when they make a claim?

And, what do you do when things go wrong?

Comprehensive, Competitive
and Compelling
that's **Compris**



Be amongst the first to provide your clients with the.....

Compris Claims Advantage

Compris are pleased to announce the new Claims Advantage Scheme. The policy, developed by award winning insurance provider, Composite Legal Expenses and underwritten by major international insurer, Groupama is designed to meet a real demand by providing you and your clients with high quality and cost effective claims support when disaster strikes.

Who looks after your client in the event of a loss?

You do, of course! As a broker, you will be well aware of the need to provide your clients with a comprehensive and competent claims handling service. In the event of a significant or complex loss, particularly one involving business interruption, competing demands on resources often makes it difficult to meet expectations. It can be tempting to rely entirely on the service provided by insurers or loss adjusters, but statistics on client satisfaction and business survival would suggest that this is not always the best way forward. Pressure on intermediaries has been compounded by the increasing FSA focus on 'best advice' and 'Treating Customers Fairly'. Compris are able to provide a complete and compelling solution to these compliance issues, by allowing you to provide your client with the best claims support available, thereby avoiding any potential conflicts of interest, meeting regulatory demands and maintaining client loyalty.

We claim to help you offer a better service

Compris Claims Advantage is a specialist service designed for professional intermediaries and their clients. It provides insurance cover for fees in the event of your client needing to appoint a Specialist to deal with their claim. It has been designed for claims over £10,000, to complement, rather than replace your own Claims Team. The level of deductible and support can be tailored to meet your exact requirements and over branding is an available option.

In the event of a claim your client will receive:

- 24/7 countrywide response
- Immediate access to professional advice covering all areas of the claim
- The appointment of the UK's leading client focused Claims Specialists on all claims exceeding the deductible
- Day-one attendance and ongoing loss mitigation and business recovery advice
- Assistance with policy compliance and maximisation of policy benefits
- Preparation and submission of the claim to the Insurance Company
- Constant support and representation throughout the life of the claim
- A rigorous pursuit of interim payments
- Negotiation of settlement with Insurers and their appointed Loss Adjusters
- Management of business interruption claims using in-house accountants
- Preparation of building claims and project management by Chartered Surveyors
- Access to external experts where required
- Adherence to strict standards of service
- The security of a policy underwritten by the world's third largest property and casualty mutual
- Maximum support and minimum disruption

In this increasingly complex commercial world, the knowledge and support of the claims specialist often makes the difference between an excellent and an unsatisfactory result. Compris and our partners will do everything to ensure that you and your client are not disappointed.

A premium product at a low premium

Traditionally the cost of engaging a Claims Specialist or Loss Assessor is calculated on a one off contingency fee basis. By using Compris your clients benefit from the same high level of dedicated support in return for payment of a fairly nominal premium. The premium is usually calculated as a percentage of the combined Material Damage and Business Interruption premium across the whole account. Premiums will be net rated allowing you to fully determine a rating structure that is appropriate to your business and generate much needed additional revenue.

Compris rates each book of business on its own merits depending on the individual Broker Portfolio.

To provide a quotation we need to understand:

- Volume of business and premium
- Claims frequency and severity
- Any trade bias or specialist schemes making up the portfolio

Incomparable

Compris aims to provide you with a real Claims Advantage over your competitors. Yes, there are one or two other schemes out there, but these are serviced by Loss Adjusters used to handling claims on behalf of Insurers. Our specialists have the unique pedigree, training and expertise to understand claims from your client's perspective. Compris will provide your clients with a team including Chartered Accountants, Chartered Surveyors, Claims Valuers and other professionals to ensure that the claims service you have

arranged on their behalf not only meets but exceeds their expectations. As their broker you will be kept fully informed throughout the claims process. We fully recognise the importance of your role and will do everything possible to enhance your position with the client and maintain your competitive edge.

Why Compris?

Compris, a French word with two meanings: 'understood' and 'inclusive'; both form the core of all our fields of activity and expertise. At Compris, decades of claims experience from the client perspective allows us to fully understand their needs and ensure that you, the broker, are able to provide them with an all inclusive solution.

Your choice

Your time is at a premium and claims are becoming more demanding. Let **Compris** share the burden, while you and your client devote your time where it is needed most building the business.

Securing the **Compris** Claims Advantage could not be simpler. Just telephone us on **0870 2208521**

email us with your details at **info@comprisclaims.com**

or go to our website at **www.comprisclaims.com**

Provide us with some basic rating information and we will do the rest.

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Fully underwritten by Groupama Insurances and administered by Composite Legal Expenses; both are authorised and regulated by the Financial Services Authority.