



Case Studies: Commercial Combined solutions HI 2024



Stationery and office furniture wholesaler

GWP Range:
£10k-£15k ex IPT

This business supplied offices with furniture, machines, toner, papers, workwear, embroidery, and computer equipment. We were able to quote and respond to our broker within 24 hours, providing the right cover at a competitive premium. We also provided fleet cover as part of the package.



High street opticians

GWP Range:
£17k-£22k ex IPT

As a retail business with 10 stores throughout Scotland, we worked with our broker and were able to proactively pipeline and provide a quote in a timely manner. We were also able to refer the client to our Arch Risk Management Plus solution, as they were keen to standardise Health & Safety across their stores.



Design, print and manufacturer of signs and facias

GWP Range:
£14k-19k ex IPT

In this risk, we covered a sign manufacturer that partners with numerous blue-chip clients, which came to us via an independent local broker looking for an alternative quote. Our experienced underwriters were able to provide a quick and competitive quote to the satisfaction of the client.



Luxury wallpaper wholesaler

GWP Range:
£25k-£33k ex IPT

We were approached by an independent local broker looking for an alternative quote on this difficult-to-place risk. As a multi-site operation, including a large warehouse, we were able to provide the most appropriate cover at a competitive price, while offering our Arch Risk Management Plus solution as embedded cover.



Bottling plant

GWP Range:
£13k-£17k ex IPT

This policyholder was a producer of bottles, cans and labels supplying the brewery industry. The risk came into our underwriters at short notice via a local supportive broker. We were able to turn around a quote within 48 hours. The risk was a new purchase for the brokers' client, and they were delighted with the quick response times.



Food Wholesaler

GWP Range:
£13k-£17k ex IPT

This client had a modern purpose-built premises with a small % of composite panels, stock excluding alcohol, dairy & meat, mainly dry goods. As a risk identified during a broker visit, we were able to quote within 48 hours and place on cover within the week, and additionally provide a survey request within two days. The broker and client were very happy with our underwriters' speed and efficiency of response.



Precision Engineers

GWP Range:
£23k-£28k ex IPT

We insured this precision engineering business, producing components to the domestic white goods industry, with worldwide distribution. The broker received late renewal terms and was dealing with increased premium due to its US exposure. As a strategic broker partner, our underwriters were able to deliver quickly on a quote with a competitive premium, reflecting our appetite and willingness to accept US exposures.



Consultant Engineers

GWP Range:
£23k-£28k ex IPT

This business was a consultant engineer working with various industries, including energy companies who had over 50% US turnover, looking for standalone liability cover. We were able to work with our strategic broker, who was struggling to get terms from the market. We provided the right cover and savings on the previous years' premium much to the delight of both the broker and client.



Specialist Engineers

GWP Range:
£18k-£22k ex IPT

As an engineering business, specialising in water filtration pumps for quarries, we worked closely with the broker to understand the role the pumps played in the overall operation of a working quarry. We were able to offer cover for this business due to the extremely high standards of risk management of the quarries, plus various industry-specific accreditations awarded to the client. This was a new client to the broker – whose existing policy wasn't fit for purpose. A great demonstration of our ability to work collaboratively to better understand a risk and provide the right level of service.



Manufacturer of vending machines

GWP Range:
£16k-£20k ex IPT

As a manufacturer and seller of high-end vending machines, this business required cover for their machines at third party locations. This was a risk that we were able to provide the right cover for, collaborating with our strategic broker, as the holding insurer was unable to deliver on service and premium.



Wholesaler of specialist equipment and PPE

GWP Range:
£13k-£16k ex IPT

This business was a wholesaler of specialist confined space equipment, PPE and equipment manufactured by reputable UK companies. Working with our local network broker, we were able to better understand the risks and exposures and deliver a good outcome for broker and client.



Manufacturer of commercial washrooms

GWP Range:
£10k-£14k ex IPT

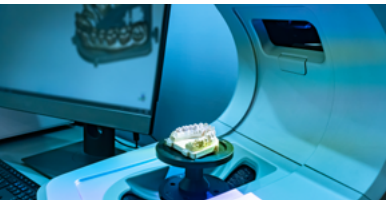
This client manufactured commercial washrooms and cubicles found in offices and restaurants. Risks included woodworking and wholesale of accessories such as taps. The business also had a wood burner on site that was causing an issue with other insurers, but we took the time to understand the risk management and housekeeping they had in place in order to accommodate. In this case, we were able to overcome and provide improved cover and rates.



Electronic Engineers

GWP Range:
£15k-£20k ex IPT

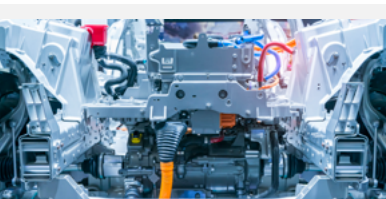
A well-established risk that hadn't come to the market for a number of years, so the broker felt the premium had been inflated by year-on-year increases. We used our keen underwriting and service proposition to work closely and exclusively with the broker to fully understand the risk and propose a competitive alternative to the holding market.



Dental Laboratory

GWP Range:
£15k-£20k ex IPT

This was a risk on which urgent terms were required due to an impending renewal date and the client had delayed in getting updated figures to the broker. We used our service proposition to react quickly with a quote being turned around within 48 hours of the initial discussion, much to the broker and client's satisfaction.



Manufacturer of electrical motors

GWP Range:
£20k-£25k ex IPT

This particular risk involved in depth discussions with our underwriter and in house risk control surveyor around an unattended overnight machinery process query. By working with the client and broker we were able to provide the most suitable cover by better understanding the risk to deliver a satisfactory solution.



Supplier of food ingredients

GWP Range:
£15k-£20k ex IPT

A Liability only enquiry from a local independent broker. The general market was not responding with interest and our broker was able to approach Arch to help find a suitable solution, backed up with access to Arch Risk Management Plus. Combining our underwriting expertise and risk management offering provided a huge plus for the client.



Chain of well-established retail clothing shops

GWP Range:
£18k-£22k ex IPT

This quote request came into our Arch underwriters with a need for a quick turnaround from the broker, which we were able to deliver and provide a viable solution on short notice. Once more the inclusion of our Arch Risk Management Plus solution, gave further added value and risk coverage to the end client.

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