



The following motor trade case studies cover a range of premiums from £3,000 to £25,000 written in 2024 across the UK.



Camper Van Conversion

The clients' business was growing and required wider cover than they'd previously had. Whilst an accommodation trade, the risk is a long-established family business and trades from a purpose-built premises observing excellent health and safety and housekeeping practices with their gas work being accredited. They also had a wide range of excellent customer reviews online, which supported the quality of the risk.



Bodyshop

Bodyshop's are core appetite for Arch however this was a new venture insofar as the business was being purchased as a going concern. Holding insurers were not prepared to quote for the new owner so the broker approached us. We were able to validate the existing risk which was long established with a strong customer base. The broker was really pleased we had been pragmatic in our approach and found a solution whereby they were able to correctly insure the risk for a competitive price.



Motorcycle Dealer

Risks involved in sales, service and/ or repair of motorcycles are core appetite for Arch. In this example the proposer came to us with a wealth of experience from his family business as a Kawasaki main dealer. Security of the motorcycles at the premises was excellent with any stored outside being chained through the wheels. We were happy to offer terms including the two motorcycles personally owned by the director, something the broker had struggled to find acceptance of with other insurers.



Motor Trade Case Studies



HGV trailer repairs

HGV specialists (both sales and repairs) sit in the "specialist attention" category and so is a trade we write less frequently and will ask more questions typically. We were presented with a risk that repairs HGV trailers, operating from a self-contained purpose-built unit on the same site as a transport company. It has performed well over the seven years it has been established and has an experienced work force. The holding insurer was not able to include a tractor unit the client was using for collection and delivery of customer trailers, so we came up with terms that accommodated this at a sustainable premium.



Main Dealership

We secured a multi marque main dealer incorporating new and used vehicle sales, mechanical service and repairs and MOT's. The risk is spread over seven locations with varying exposures with typical sales forecourts, showrooms, workshops, and offices. We look to write good quality business that provides a lasting solution, and to demonstrate this commitment to our clients we were able to offer a long-term agreement.



HGV Bodyshop

Whilst we write motor vehicle body shops for cars and LGV's as a core trade, we were able to provide competitive terms and secure a specialist HGV body repairers and paint sprayers. The premises were modern, and the buildings incorporated several purpose-built spray booths suitable for HGV's and larger vehicles. We were able to secure this quality risk with terms that were appreciated by the broker and their client.



Classic Cars

Whilst this trade needed a closer review from us, we were able to provide competitive terms for this classic car sales, service and repairs and restoration. This was a modern classics risk with a maximum single vehicle value of £150,000 with a much lower average vehicle value. The risk was clearly good quality, and we were pleased to work with our brokers to secure the case.



Exhaust Manufacturers and Fitters

This risk is predominantly a vehicle exhaust suppliers and fitters, but there is also an element of exhaust manufacture with an element of exports to the US. We worked closely with our specialist Products Liability team and were able to offer winning terms on our Motor Trade contract. We were able to demonstrate our ability to underwrite a case where the activities were slightly outside of the normal Motor Trade remit, and where other insurers were unable to underwrite.





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2024 Underwriting

Service Quality Marque



Broker Partner of the Year





Insurance Times Commercial Lines Survey 2024, 5 Stars





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