

Motor Trade Case Studies

November 2025



Multi-Site MOT &
Motor Trade Operation
GWP Range:
£13,000 to £17,000

A new motor trade placement for a well-established MOT centre group operating across multiple locations. Their services include tyre and exhaust fitting, alongside used car sales. We were able to offer a tailored solution, including a Low Claims Rebate. Our ability to respond quickly, coupled with a flexible approach to underwriting multi-site businesses helped us secure this account.



HGV Repair & Servicing Specialist GWP Range: £13,000 to £17,000 Another great motor trade placement for a business specialising in HGV repair and servicing, which accounts for 98% of their turnover. The client also carries out MOT preparation and tyre fitting, operating a well-managed and safety-conscious business. We provided a robust and competitive solution tailored to the heavy vehicle sector— demonstrating our understanding of high-exposure motor trade risk.



Local Bodyshop GWP Range: £28,000 to £32,000 We secured a significant NBRA member Bodyshop, providing great terms, a Low Claims Rebate benefit unavailable with their previous insurer, and offered low interest instalments. The immaculate facility with visible company values aligned perfectly with our standards, resulting in a competitive premium and a satisfied broker.



Repairs, Servicing & Painting of Gearboxes and Axles
GWP Range:
£8,000 to £12,000

We delivered comprehensive coverage for a business specialising in repairs, servicing and painting of gearboxes and axles for cars and commercial vehicles up to 7.5T. Our underwriters collaborated with our broker to secure this specialist risk, delivering a swift turnaround despite the technical nature of the operations. This risk demonstrates Arch's capability to respond effectively to niche motor trade requirements with both expertise and efficiency.

Pursuing Better Together® Financial Strength Ratings Arch Insurance Company*

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Premium Vehicle Enhancement Specialist GWP Range: £13,000 to £17,000 Arch provided a tailored solution for a business specialising in high-end vehicle upgrades – including camera systems, towbars, sensors, heated seats, cruise control, enhanced security, and exterior styling modifications. Our underwriters partnered with a local broker to structure an attractive package featuring low-interest instalment options.



Multi-Site Tyre Fitting Solution GWP Range: £21,000 to £25,000 We provided a comprehensive package for a large tyre fitting operation spanning multiple premises. Our underwriters implemented a Low Claims Rebate mechanism within the policy structure, designed to reward the client's demonstrable improvements following previously challenging claims years. This approach demonstrates Arch's commitment to developing long-term partnerships that recognise positive risk management evolution.



Agricultural Vehicle Development GWP Range: £21,000 to £25,000

Arch crafted a specialised motor trade policy for a company researching, developing and testing prototype agricultural vehicles for electric/hybrid and autonomous conversion. Working collaboratively with our broker, we implemented a road risk only solution to complement an existing commercial combined policy.



Premium Bodywork Repair Facility GWP Range: £18,000 to £22,000 Arch were able to accommodate specialised coverage for a high-end body shop facility handling prestige marques including Land Rover, Porsche, and Aston Martin. This represented one location within a growing franchise operation following a strategic acquisition. Working with a major broker our underwriters provided a competitive premium, with built-in flexibility to adjust as the risk exposure develops over time.

Our Award-winning Team



Winner
5 Star Claims Winner



Winner 2025 Underwriting Service Quality Marque



Winner Broker Partner of the Year



Winner
Insurance Times Commercial Lines
Survey 2025, 5 Stars

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