

INSURANCE **A FRESH APPROACH**



FOREWORD

Welcome to Direct Insurance Group's corporate brochure and thank you for your interest in us. 2016 is the year of our 20th anniversary and I am delighted to be at the helm and surrounded by a dedicated, loyal and talented team. Our people really are the backbone of our business and we are more energised now than ever before with our continuous growth and exciting plans for the next 20 years.

Despite the fickle nature of the insurance industry many of our clients have been with us for more than 15 years and enjoy the same personalised service they received at inception - this will not change. Our clients rely on us for the provision of insurance so they can continue doing what they do best - run their business.

I hope you like what you see and if you have any questions for me or the team please do get in touch.

David Bearman
Chief Executive Officer

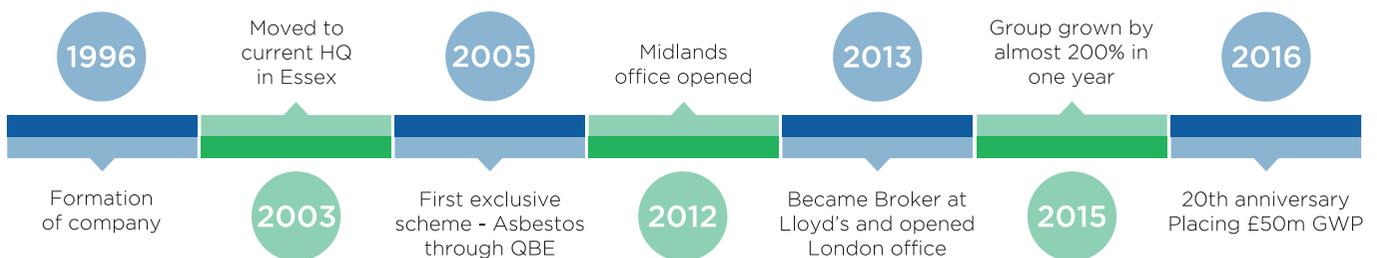
ABOUT US

Direct Insurance Group Plc has been established since 1996 and evolved in to one of the UK's leading independent commercial insurance brokers. Our specialties are in all areas of commercial insurance and we have developed a specific knowledge of certain 'hard to place' industries.

As an authorised Lloyds broker we have direct access to the London and composite insurance markets and in most instances have negotiated bespoke and exclusive benefits that are not typically available from 'off the shelf' insurance products.

From small to medium enterprises (SME) or large corporate entities we offer a conscientious approach. We identify your needs, give practical, honest advice and implement bespoke, cost effective solutions.

Our management team has experience in all areas of risk management and will always take time to understand your needs and requirements.



EVERY POLICY IS **TAILORED TO SUIT YOUR NEEDS**

Your business deserves the best cover at the best rates and you need to know a claim will be paid if the worst happens. At Direct Insurance we understand that.

You have a business to run which can be complex enough without the added burden of your insurance. We see ourselves as a business partner, working with you and fighting your corner.

We take time to understand your business, your risks and therefore your requirements to determine the required level of insurances to ensure you concentrate on what you do best.

“ Thank you for all your help with our recent insurance renewals. Though we've been a client for some time I still appreciate the personal touch you bring and how you don't hold us to ransom by doing everything last minute.

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TAKING THE RISK OUT OF INSURANCE WITH **INNOVATIVE SPECIALIST SCHEMES**

RECYCLING AND WASTE MANAGEMENT SCHEME

Our exclusive scheme is designed to encompass the needs of today's modern Recycling and Waste management businesses. We have an in-depth knowledge and understanding of the sector and have designed insurance solutions to suit.

ASBESTOS REMOVERS AND SURVEYORS SCHEME

This exclusive scheme is created to cover the requirements of the asbestos management sector. Having an in depth understanding of this specialist sector Direct Insurance have negotiated exclusive insurance solutions to suit your specific requirements.

LABORATORY AND ANALYSIS

An all encompassing insurance scheme specifically designed to meet the demands and needs of UKAS accredited testing, inspection, calibration and certification bodies.

RAIL CONTRACTORS SCHEME

Exclusively underwritten by XL Catlin to meet the needs of this specialist and growing sector, our specialist scheme caters for the complex exposures that contractors and suppliers to the UK's rail network face. Cover is available to Link-Up approved contractors only, ensuring only the highest quality risks are granted cover under the facility.

PROPERTY OWNERS SCHEME

Our specialist underwriting agency is focussed solely on offering insurance for real estate within the UK and Ireland. Our dedicated scheme provides the highest level of coverage coupled with unrivalled A rated security from the London insurance market. Our scheme can cover real estate up to £200million total sum insured any one location.



It's been nearly 10 years since you first approached us regarding our insurances. A lot has happened in this time and I'm pleased to say you have grown with us and will continue to do so.



A HELPING HAND WHEN **PIECING TOGETHER YOUR CLAIMS**

At Direct Insurance we have a dedicated claims team in-house. Their sole responsibility is to ensure claims are managed and clients are kept informed along every step of the process.

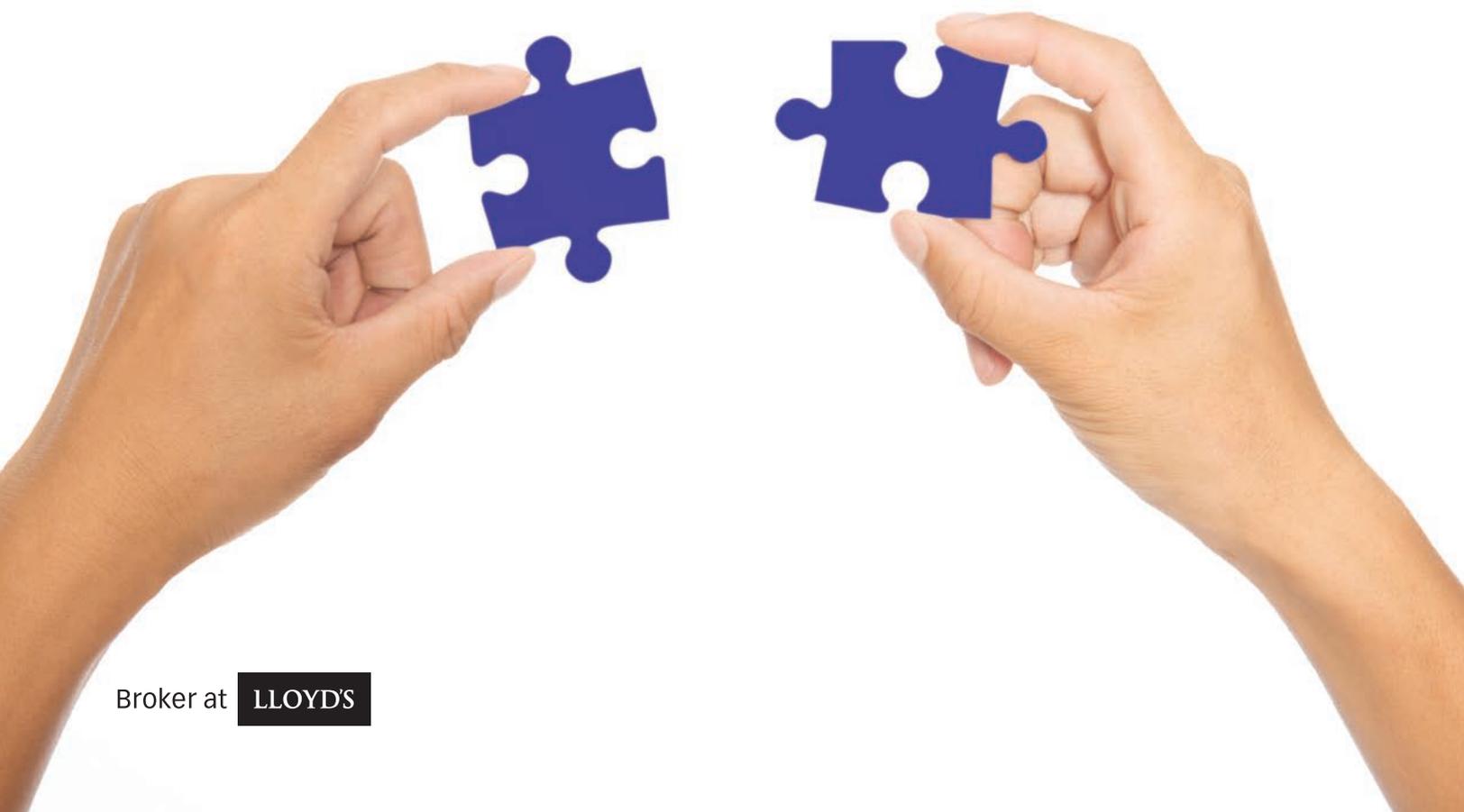
Our team will ensure that in the unfortunate event a claim arises we will manage the process from start to finish by liaising with insurers on your behalf and ensuring completion in a timely, cost effective fashion.

Our reputation and service levels are the foundations of what our business is based upon and as such our success is built and strengthened on our long standing relationships with clients.

Our aim is to ease the burden and stress on you when a claim arises by providing:

- a personal, direct and experienced service
- a proactive and quick response to your claim notification
- a dedicated claims handler

As a client of Direct Insurance we will ensure the claim is managed and completed efficiently and professionally.



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I have been extremely impressed with your highly personalised service which has enabled us to achieve the best cover at the most competitive price. Your knowledge of our industry coupled with your experience and relationships within the insurance markets has been of huge benefit to us.

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ADDED EXTRAS TO EFFECTIVELY MANAGE RISK

What if there were a way of taking the combined experience of Direct Insurance and our clients and using it to your advantage?

Well, now you can. Collectively we have years of risk management experience which can now be used to pre-handle claims before they become a problem.

Whether you are running a large fleet in a city centre, work in red zones on the railway or are considered a high risk business for liabilities, the likelihood is that we can foresee trends and patterns.

One claim is too many, let's work together to reduce risk.



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My time is taken up running the business so knowing we have you in our corner fighting our premiums for us is one less thing I have to think about. If there is a problem one of the team rectify it straight away and with little involvement from me.

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I was particularly impressed by the attention you paid to our requirements and the way in which you considered the needs of our business and responded accordingly. Your commitment to deliver on the ACAD partnership was obvious and you demonstrated this both in terms of the price that you quoted and the desire you showed to win our business. It certainly made the decision to switch to you that bit easier.

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Broker at **LLOYD'S**