



Insurance
Brokers
Limited



Insurance expertise designed for property developers

September 2024

www.bridgeinsurance.co.uk

Bridge Insurance Brokers Limited, Cobac House, 14-16 Charlotte Street, Manchester M1 4FL.
Registered in England and Wales No. 00996284. Authorised and regulated by the Financial Conduct Authority.



British
Insurance
Brokers'
Association
Member



Brokerslink
Partner

Who we are



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A family of entrepreneurial minds and dedicated experts striving for excellence

Collaborating with Bridge gains you access to a team of self-motivated insurance experts with a profound sense of dedication, professionalism and the autonomy to think outside the box. We bring a wealth of insurance expertise, demonstrating utmost care and passion. Each member of our team possesses specialised knowledge in insurance, aimed at providing distinct value to you.

As a family-owned company, we are united by a shared enthusiasm for insurance and an unwavering commitment to becoming an industry leader. Family values form the keystone of our principles, deeply ingrained in the fabric of our business. We pride ourselves on being agile, driven, and skilled in delivering meaningful solutions.

Helping you protect your business and its assets is our priority. To add value, we will work with you to agree a bespoke service and remuneration programme, designed to minimise the costs and risks to your business.

Who we are

Expertise that's been reassuring businesses for five decades

"For over 50 years we have been connecting clients with the best insurance solutions for their precise needs, and our reputation has been built on solid, professional standards.

Operating from city centre offices in Manchester and London, a team of 115 specialists access insurer partners, to source the right cover at the best price.

We know our clients are changing the way they trade and communicate, so we have equipped our team with the latest technology platforms to conduct either face to face meetings or online conferencing, to ensure complete access and reliability".



Roger
Roger Potts CEO



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Keeping your organisation in good company

The British Insurance Brokers' Association (BIBA): is the UK's leading general insurance intermediary organisation and our Head of Technical Services is on the Board.

Chartered Insurance Institute: Our key people and specialists are Members of the Chartered Insurance Institute (CII).

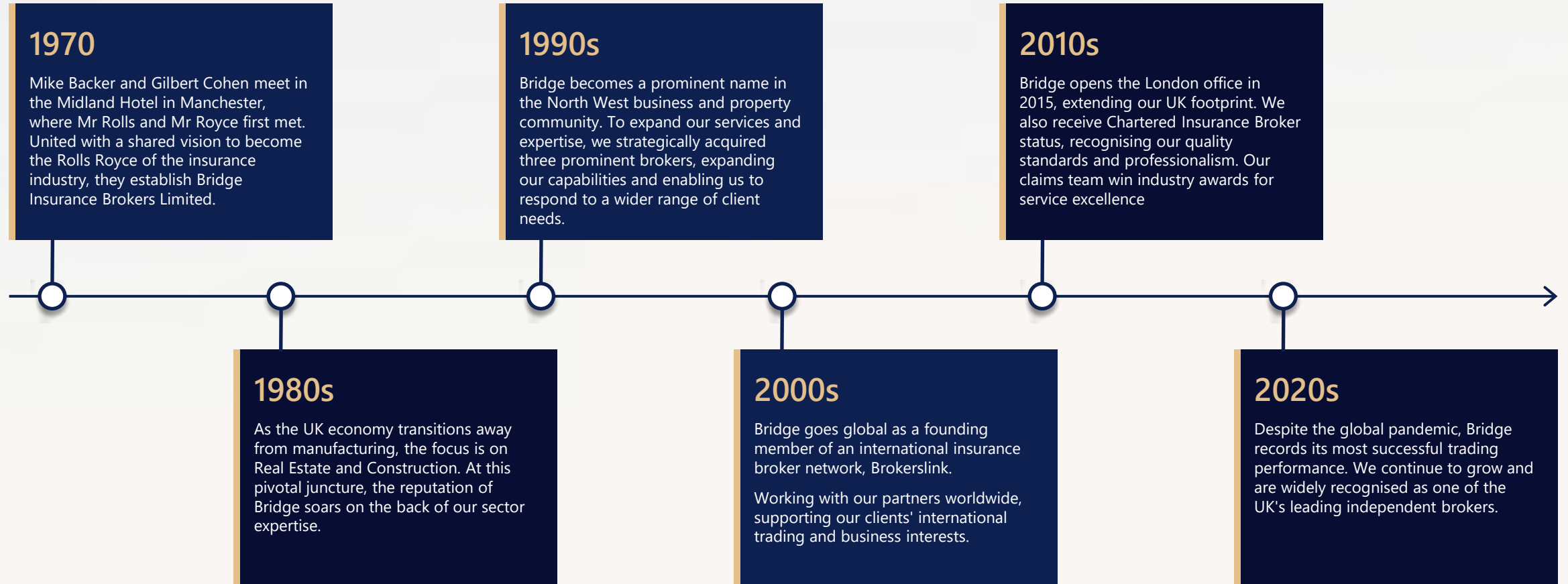
Brokerslink: We're founder members and active partners in Brokerslink, a global broking company that brings together market-leading, independent brokers.



Brokerslink
Partner

Our story

From humble beginnings



Our credentials



£50bn+

Property sums insured
value under management



135

Countries: global reach



£2bn+

Construction projects



53

Years: longest
serving client



£72mn+

Total annual
premium placed



5,300+

Number of Bridge
clients



115

Employees operating
from our Manchester
and London offices



Our people are specifically
trained & skilled in their
field of expertise, many
with global trading
experience



Exclusive trading
platform & bespoke
policy wordings



Our expertise



UK Division

- ✓ Commercial Real Estate
- ✓ Residential Real Estate & Student Accommodation
- ✓ Construction & Engineering
- ✓ Hotels, Hospitality & Leisure
- ✓ Educational Institutions
- ✓ Manufacturing & Retail
- ✓ Professional Services
- ✓ Trade Credit & Surety
- ✓ Private Clients
- ✓ Legal Indemnities and Latent Defects Insurance
- ✓ Technology & Life Science



UK Wholesale Division

- ✓ Commercial Real Estate
- ✓ Residential Real Estate
- ✓ High Risk Property
- ✓ Private Clients
- ✓ Terrorism
- ✓ Professional Services
- ✓ Legal Indemnities



In-house Services

- ✓ Due Diligence
- ✓ Full Claims Team
- ✓ Loss Management
- ✓ Claims Defensibility
- ✓ Risk Management & Mitigation
- ✓ Delegated Underwriting Authority
- ✓ Compliance



International Department

- ✓ Multinational Risks (UK to Overseas)
- ✓ Reverse Flow (Overseas to UK)
- ✓ Manufacturing and Exporting
- ✓ Retail
- ✓ Technology
- ✓ Professional Services
- ✓ Marine Cargo & Logistics
- ✓ High Hazard Contractors, Charities and NGOs

Continuing the pursuit of excellence



Environmental & Social Responsibility

Demonstrating our dedication to support local communities through charitable initiatives whilst considering and addressing our environmental responsibilities.



Expanding our footprint

Through continuous growth within our specialised fields of expertise, we aim to broaden our presence both in the UK and globally, strengthening our reach and impact.



Preserving our core values

Maintaining our independence whilst fostering our entrepreneurial spirit, we remain steadfast in our commitment to our core principles.



Investing in Insurance Expertise & Innovation

As industry leaders, we strive to be at the forefront of insurance innovation. Consistently pioneering new approaches, cultivating specialist areas of knowledge and investing in solutions to meet evolving market demands.



Nurturing our people

Our product is our people, so we are committed to "EMPOWER" our team, promote diversity, enhance our people's wellbeing in a collaborative environment where individuals can flourish, fostering confidence, proficiency and excellence.



DLUHC pledge

The Department for Levelling Up, Housing & Communities (DLUHC) has named Bridge Insurance Brokers Ltd as a business that has officially pledged insurance broking best practice, by employing an ethical approach to the insurance placement and management of buildings with identified fire-safety issues.

Mission, vision & values

✓ **PURPOSE**
To connect business with better insurance.

✓ **MISSION**
To ensure that, of all the things our clients worry about, insurance isn't one of them.

✓ **VISION**
To cross over from a 'best kept secret' to become the UK's best known and most respected independent insurance broker.

✓ **VALUES**

Customer First

Because good old-fashioned service still counts for a lot. We're never happier than when delivering remarkable service and helping clients find the right cover for the right price.

Inspire Trust

Brands don't build great reputations based on what they say they're going to do. So we earn trust by our actions and the remarkable quality of our work.

Create Clarity

We're straight-talking but don't hold back on important detail. Jargon is not in our vocabulary as it's meaningless to most and only serves to complicate and confuse.

Solve Problems

We recognise the pain-points and problems that clients face and will always strive to create partnerships, collaborate and find answers.

Technically Excellent

Just good enough is simply not good enough at Bridge. We're exceptionally proud of our reputation for delivering world-class technical excellence.

Unwaveringly Professional

We've been earning confidence and loyalty by our collective and individual actions for 50 years. We don't cut corners. No exceptions. Ever.



A peer-to-peer relationship

Our principal client proposition is to seek to add value where we can to your business. This is in the core delivery of insurance and risk management services, and through introductions to our wide network of client and professional advisor connections.



We offer the security and strength of a major regional insurance broker, whilst remaining privately owned and independent, delivering service and value on a peer-to-peer basis.

Our objective is to build and support a strong client-focused approach, share good ideas and best practice where relevant and update you on areas of emerging risk exposure or changes to legislation.

What does that mean

- ✓ You will be one of our key clients and business partners.
- ✓ We will maintain an ongoing understanding of your business and the key areas of risk exposure and risk management needed.
- ✓ We will leverage our strong national and regional presence in the insurance market.
- ✓ Our highly experienced and technically competent in-house teams are on hand to support you in the areas of risk management, health and safety, claims management and credit insurance.
- ✓ You focus on the areas that make your business successful, confident that you have an insurance partner that is best placed to deliver you the most appropriate insurance and risk management solutions.

Our tripartite broking solution

Adopt a tripartite relationship with you and your chosen insurer

We believe in the benefits to all parties of a tripartite relationship with key insurance carriers within your programme. We see real value to all parties in ongoing information and idea exchanges.

- ✓ Insurers gain a full understanding of your business that will improve their underwriting approach and modelling.
- ✓ We encourage “two-way” conversations and will promote direct interaction between a client and underwriter where it adds value.
- ✓ Insurers buy into you which can lead to better deals and incentives such as preferential premium rates, rate stability, enhanced covers, and risk management funds.
- ✓ Agree good working practices to assist you and the insurer to create efficiency and better working relationships.
- ✓ Develop “good will” to gain insurer’s backing and support to best manage your risk.
- ✓ Access to key decision-makers both at Bridge and your insurer.



Our claims management solution



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Claims management

In a world where outsourcing has become popular, Bridge has invested in its own in-house UK based claims handling team to maintain the highest standards.

We proactively manage claims, delivering real-time online claim file management, regular case updates and reviews. Our team handles all types of claims combining tenacity and expertise to achieve maximum commercial success by:

- ✓ Helping you nurture a relationship between you and loss adjusters so they gain a full understanding of your business.
- ✓ Assisting you through any major and complex losses, these costs can be covered by a claims preparation clause built into policy wording.
- ✓ Producing regular claims reports and detailed management data. Reports will be tailored to your specific requirements.
- ✓ Assigning all clients with their own nominated claims handler.
- ✓ Attending claims meetings, where required.
- ✓ Providing a claims app and online reporting for motor claims.



Our claims management solution



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Claims defensibility

Claims defensibility forms an important part of our claims service platform.

Slips, trips and third party claims are unavoidable but you can mitigate your losses through claims defensibility, pro-active risk management and training of staff.

Adopting a robust claims defensibility programme to help inspire insurers confidence in your business. This can make you a more attractive risk to prospective insurers to help improve your terms and reduce the premium rates charged by insurers.

We can develop a tailored programme that can include:

- ✔ Staff Training
- ✔ Reviewing your current claims defensibility programmes, systems and procedures
- ✔ Full Loss Management Support on Liability claims
- ✔ Site Inspections to identify risks to offer recommendations

A number of Bridge's claims handlers are accredited members of the British Damage Management Association and the Chartered Institute of Loss Adjusters (as well as the CII).



Our risk management solution

Risk Management is paramount to safeguarding your organisation.

Our tailored services are crafted to assist you in comprehensively understanding your risks and then implementing effective management strategies. Allowing us to demonstrate to insurers that you are aware of your risks, that you manage them effectively and mitigate the risk and impact of claims.

Putting you in the best position for your insurance programme.



In-house expertise

Our in-house Risk Manager will provide expertise across all areas of property protection, business interruption, health and safety and environmental advice. This can range from simple advice, guidance on specific issues, training support through to in-depth risk management review.



Risk management programme

A site visit allows us to fully understand how your business operates, the challenges and opportunities faced and how your existing risk management fits into the business. From this we can work with you to develop a risk management programme to fill any gaps identified and to help mitigate future losses.



Insurer liaison

We will work closely with your insurers; for example by attending insurer surveys and meetings. This close liaison ensures we can demonstrate to them that you are aware of your risks and that you are proactively mitigating those risks through suitable risk management, all supported by Bridge.

Our transaction solution

Mergers & Acquisitions Service

Our team will be there to support you on new acquisitions by providing a due diligence service on new assets or businesses you acquire.

Our service model will:

- ✓ Review your existing “insurance” due diligence procedures and agree any appropriate changes to make it effective and efficient
- ✓ Assist you in the collecting and preparing all the necessary insurance documentation for new acquisitions and disposals
- ✓ Review all risk and insurance information provided by the vendor or buyer, surveyors, solicitors or other appointed professional services advisers
- ✓ Review and consider any insurance conditions and covenants under leases or contracts
- ✓ Liaise with your nominated lawyers and other professional services advisers on matters connected with insurance and risk management support.

BRIDGE

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Our global reach

Keeping your organisation in good company

We're founder members and active partners in Brokerslink, a global broking company that owns and manages a worldwide insurance broking network.

Brokerslink brings together market-leading, independent brokers to provide:



Global insurance broking services



International market connections



World-class consulting



Enterprise risk management

Brokerslink
Partner



Insurance
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Limited

45,000+

insurance professionals

133

countries

Its unique structure and ownership, with shareholders from across the network, provides multinational clients and insurance markets access to innovative insurance products and risk management services around the world.

Our affiliation extends our coverage from the UK and allows us to leverage a network of over 45,000 insurance professionals with expert local knowledge in 133 countries.

All of which gives us truly global risk management and insurance reach, helping our clients deliver successful programmes anywhere around the globe.

Our global reach

Global reporting with Space B

We recognise that insurance broking services do not conclude with placement, and this is never truer than for multinational insurance. Global businesses have complex insurance programs involving multiple policies in different territories and one of the biggest insurance challenges faced by such businesses is understanding the status of these programs.

Risk Managers need to understand what is in place across a range of different regulatory frameworks and time zones, and ensuring that premiums have been paid, policies have been issued and that claims are on track, can be a time-consuming exercise.

That's why Brokerslink has developed Space B.

A global reporting tool that enables brokers and clients to understand the status of their insurance program in real time. Using this tool, which will also be updated by our partner brokers in each applicable territory, we can streamline international program set-up, placement, administration and network orchestration.

In real time, we can easily see the coverage in place and whether there are any issues with local premium payment, as well as opening up a client portal that allows Insured's to directly obtain copies of local policies and overviews of their insurance programs.



Space B



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Thank you

We offer bespoke solutions to many more professions. If you would like to talk to us about your business and your professional risk then please contact:

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