



# Ascend Broking Group

Business Insurance Solutions

Proactive insurance & risk management



# 01

# Executive Overview

Thank you for providing us with the opportunity to put forward our proposals for the management of **your** insurance & risk management programme.

We have developed leading industry-based solutions and provide much more than just insurance. We are committed to building strong, long-lasting relationships and we value our ability to provide our customers with local presence, becoming your go-to risk advisor.

Over the following pages we highlight our service proposition with a separate technical report in respect of the cover review.

We look forward to discussing with you.



# Matthew Collins

Managing Director



Thank you for considering Ascend as your insurance advisor.

We provide a market-leading advice-driven service to your sector. We therefore have a detailed understanding of the challenges you face in an ever-changing market place.

Within our presentation I hope to demonstrate to you:

- Our expertise in your sector
- The calibre & experience of our team
- Our service proposition
- Why Ascend?

As well as having unsurpassed knowledge of the market, we have agility within changing markets, integrity, innovation and, with our innovative use of technology, the ability to provide something different to you.



# A Holistic Approach





# Your Insurance Department.



## **SECTOR SPECIALISTS**

We have experience in providing a bespoke and carefully designed product and specifically tailored insurance programme to meet your needs.



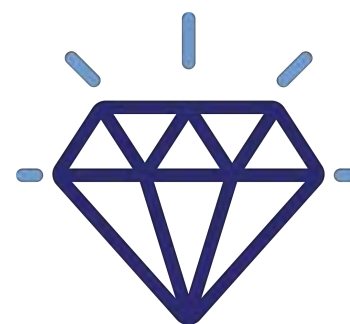
## **HANDS ON SUPPORT**

Based in Chelmsford and with representation across the country, we are ideally positioned to provide our clients with an independent local service for all of your insurance & risk management requirements.



## **DEDICATED IN-HOUSE CLAIMS**

Our expert claims team is focused, nimble and will manage on your behalf fairly and efficiently.



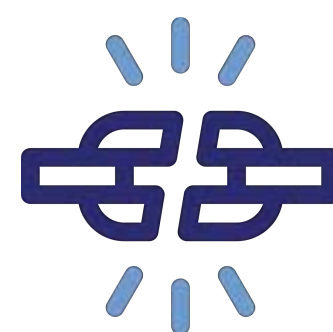
## **VALUE ADDED SERVICES**

We offer a range of exclusive services for customers, providing specialist advice and professional help.



## **TECHNOLOGY**

Innovative broking, claims & risk management – benefit from our award-winning unique online portals, including Ascend 24/7, Ascend Claims, Ascend Stream, Ascend Risk & Ascend Law.



## **INDEPENDENT**

We are fiercely independent & believe that service suffers when resources are stretched too thin, which is why our staff will only take on a limited number of clients.





# Our Awards





By focusing on specific sectors, we have both the experience and insight into long-term risk performance. This enables us to provide competitive and sustainable pricing to customers of all shapes and sizes.



Ascend is a modern, forward-thinking insurance broker with a wealth of experience in the insurance market. Team members have experience in top level management at a major brokers, running a successful MGA, independent broking servicing and claims management.

### Broker Innovation Awards





# Meet The Team







## Matthew Collins

### Managing Director

Matthew has 33 years broking and underwriting experience, both as part of the management team at an award-winning independent broker, FMW; as National Broking Director and UK Board member at Oval Insurance Broking (£550m); and as Market Management Director at Arthur J. Gallagher (£1.2bn)



## Matt Price

### Broking Director

Matt has 28 years of commercial insurance broking experience across independent and multinational brokers.

Matt has worked for Willis Towers Watson as Divisional Director within the UK & Global Transportation & Marine division, Oval Insurance Broking and FMW Risk Services.

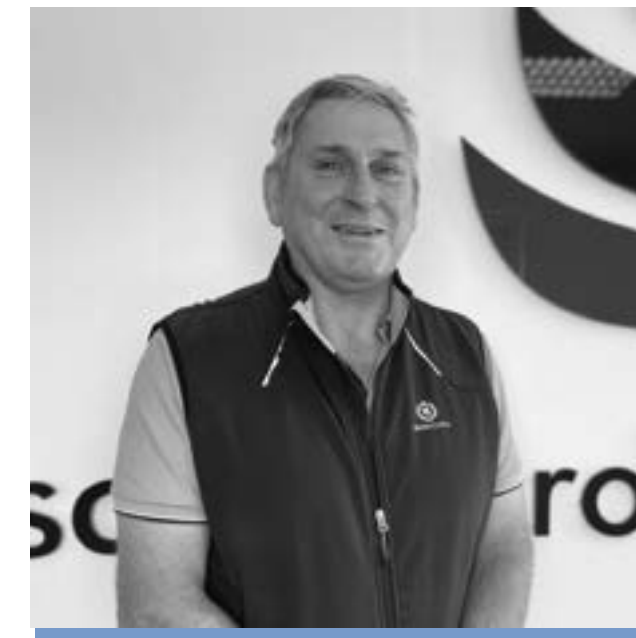


## Simon Horton

### Transportation Director

Simon heads up the growing Ascend Transportation department, specialising in the haulage, car transportation, freight and large motor fleet programmes.

With over 25 years broking experience, Simon has held a number of high profile market positions, most recently as deputy managing director at Arthur J. Gallagher, Feering.



## David Beswick

### Commercial Director

With over 35 years broking experience in both insurer and broking positions, David oversees our growth and talent attraction strategy.

Previously, David oversaw the development of Saffron Insurance Brokers from £1m turnover to £40m, across a network of 13 offices.





## Alex Patten

### Claims Manager

Alex heads up our claims service and has over 25 years' experience dealing with transportation, construction and property accounts.

She has previously worked at FMW, Oval Insurance Broking & Arthur J. Gallagher.

Alex oversees the delivery of our claims service and leads our award-winning First Notification of Loss system.



## Ian Lawley

### Technical Director

Working at the sharp end of the business, Ian delivers technical insurance solutions.

With over 35 years' experience in both independent and multinational brokers, Ian has expertise in the development of MGA's on behalf of Aviva, AXA, CNA, RSA, HSB and Zurich.

# Meet your broking/claims & accounts team

[Click here](#)





## David Baker

### Development Executive

David specialises in finding solutions for clients across all sectors. With over 20 years commercial broking experience, David has held a number of senior positions at Towergate, Lorica, Oval and FMW.

Bringing together the best of his national and independent broking experience, David is able to help clients and public limited companies with leading market solutions.



## Lawrence Fuller

### Senior Account Executive

Lawrence began as a class 1 driver for many years and currently still holds a class 1 licence.

Now with 23 years' insurance experience, he has expert knowledge of the sector, not to mention the skills and understanding from being on both sides of the business, giving assurance to clients they are in good hands.



## Stuart Belbin

### Account Executive

Stuart joined Ascend in October 2020, having previously worked at A Plan and WRS, where he developed his specialism in the commercial and charity sectors.

At Ascend, Stuart leads the development of these sectors as a customer-facing account executive with experience in providing effective cost & risk management insurance solutions.





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This team impressed the judges with its deep understanding of its sector, its commitment to customers through a service-driven culture and a forward-thinking approach to claims technology.

**UK Broker Awards**





02

# Sector Focus & Expertise

We thrive on finding solutions for those with challenging requirements.

We offer ease of administration and flexible solutions, regardless of sector or specialism, to our clients.



In a market dominated by consolidation, Ascend Broking Group has grown quickly as an independent alternative in its chosen industry sectors.

**Insurance Times Awards**





TRANSPORTATION



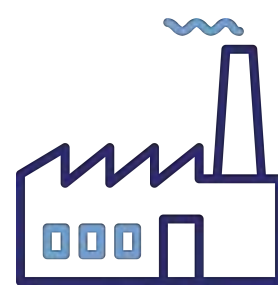
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CONSTRUCTION



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MANUFACTURING



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REAL ESTATE



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PROFESSIONS



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MOTOR INDUSTRY



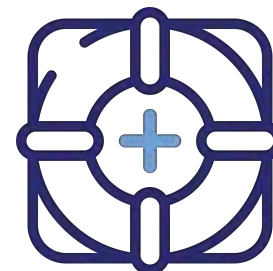
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# Sector Expertise

About Ascend

Meet your team

We are able to provide you with a one stop shop for all your insurance & risk requirements through Ascend Broking/Ascend Risk and Ascend Executive.



Commercial Insurance



Risk Management



VIP Insurance



Self-Insurance



# Sector Expertise

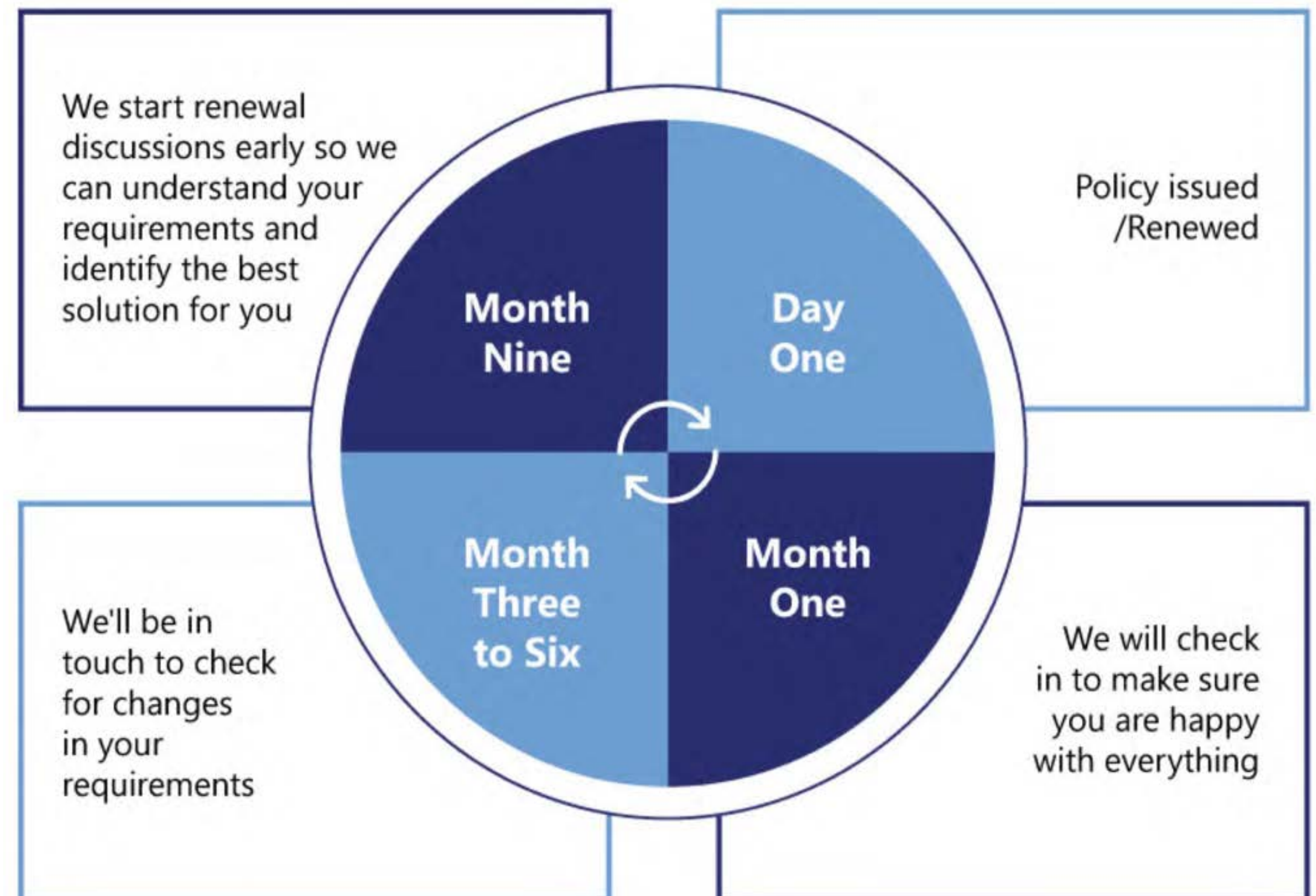
Find out more

Meet the team

## What we will do for you

**Review the past - focus on the present - safeguard the future.**

We are more than just an insurance broker; we are our clients' trusted advisers. We advise on all areas of operational risk including health & safety, employment practices and environmental exposures, to help reduce claims & business disruption.







# 03

# Claims Expertise

We believe in the importance of having a **claims team** with the ability to provide timely, insightful responses, the minimum disruption to your business and an extensive knowledge of specialty products, which is key to what we do.

Our knowledgeable in-house team will be able to guide you through each and every step of the claims process so you can rest assured everything is taken care of. You rely on us - we will deliver swiftly for you.



You rely on us - we will deliver  
swiftly for you.





# Managing Claims

Claims Guide

Claims Website

Motor Claims

Liability Claims

[claims@ascendbroking.co.uk](mailto:claims@ascendbroking.co.uk)

## Our Specialist Claims Service

### **Dedicated claims managers**

It is when something goes wrong that you rely heavily on your broker. Unfortunately, this is where many clients are left exposed. We believe you should not have to manage your claims alone and give you access to our award-winning claims team.

### **Award-winning digital claims notification**

Ascend Broking Claims App allows your drivers to accurately record and quickly submit claim data directly to your transport manager and our claims team – from the scene of the accident!



- Instant claims notification
- GPS positioning
- Digital claims form
- Reduce claims reporting to 5 minutes
- Reduce claims costs by 35%



# Managing Claims

Major Loss

## Complex material damage & business interruption losses

Commercial insurance claims can be very complex and time-consuming. The insurance market is reeling from the effects of Covid and insurer claims services are deteriorating. Their loss adjusters are taking weeks, even months, to begin the claims negotiation and, even then, their appointed panel do not always have your interests at heart.

We have an exclusive arrangement that will speed up any major loss preparation by providing you with **your own dedicated loss adjuster to support you** through claims; to prepare, present and negotiate large losses.

When a claim is reported, an independent expert acting on your behalf will make telephone contact within **2 hours and be on site, if appropriate, within 24 hours.**



# Claims Benefits

Benefit	Ascend Claims	Standard Insurers
A dedicated Ascend claims manager throughout your relationship with Ascend		 Call centre reporting
Appointment of a personal loss adjuster as soon as a claim is notified		 Insurer representative appointed
Our loss adjuster will contact you within 2 hours of loss		 Present service levels are 4-7 days
You will receive a visit onsite within 24 hours of first contact		 On average 3-4 weeks before a visit
Representation at all meetings with insurers and their representatives, with a proactive approach to all correspondence		 Insurer-appointed representatives can look to reduce claim payments
Proactively negotiate interim payments and organise temporary premises to allow you to continue to trade where necessary		 Insurer loss adjusters will represent insurers
Co-ordinate, organise and manage surveyors, builders and other professionals and tradesmen who may be required		 This will be left to you
Preparation of all documentation and evidence to support your claim, plus presentation to insurers, to obtain the best settlement you are entitled to		 This is a time-consuming process and is left to you
Provide free 24/7 access to video streaming software, accelerating satisfactory completion of claim		 No such software is available
Enable 24/7 access to Claims tracking, keeping you fully informed of claim progress at every stage, updated daily		 At times there are long delays and lack of communication





In a market dominated by consolidation, Ascend Broking Group has grown quickly as an independent alternative in its chosen industry sectors.

## Commercial Insurance Risk Awards



The judges were impressed with the customer first culture, the use of technology and strong customer testimonials.

## Broker Innovation Awards





A man in a dark suit is seen from the side, standing in front of a large glass window. He is holding a mobile phone to his ear. The window reflects the city outside, showing buildings and a clear sky. The number '04' is overlaid in large white font on the upper left part of the image.

# 04

# Additional Services

Working with us gives you access to market-leading expertise in underwriting, claims & risk solutions and **one of the broadest product ranges in the market.**

Our pragmatic, solution-focused underwriters can offer tailored insurance solutions in the form of either a combined or single policy.

Our independent footprint means we can provide flexible, multi-class, multi-national insurance solutions tailored to your business. No risk is too small or complex for our experienced team.



# Additional Services

## Unique Partnerships

We have partnerships with trusted third parties who provide specialist insurance products and risk management advice to enhance your insurance programme.

BCARM 

Rebuild Value 

Ascend 360 

Brightmiles 

Claims 

Fleet Manager 

KYND 

Wealth 



# Support Services

**Fleet Management**

**Ascend Fleet**

**Cyber Insurance**

**Directors & Officers  
Insurance**

We are here to **support you** whatever the economic climate, whatever the market... through trade wars, Brexit & longer-term issues like climate change and an ageing population.

White Papers

Fleet Risk Management

Coronavirus Hub

Digital Claims Reporting

Risk Management

Executive Protection

Business Continuity

Legal Assistance



# 05

## Innovative Portals & Technology

A suite of technology tools – from Ascend's 24/7 Sharepoint to a dedicated Claims app – help you streamline your insurance documentation and claims.

By launching a suite of technology products, Ascend Broking focuses on reducing claims notification time and reducing the time it takes to report a first notification, an approach that ensures a proactive response to claims management.







# Ascend 24/7 Sharepoint

24/7 access to important documents via your specific client login or from your mobile phone.

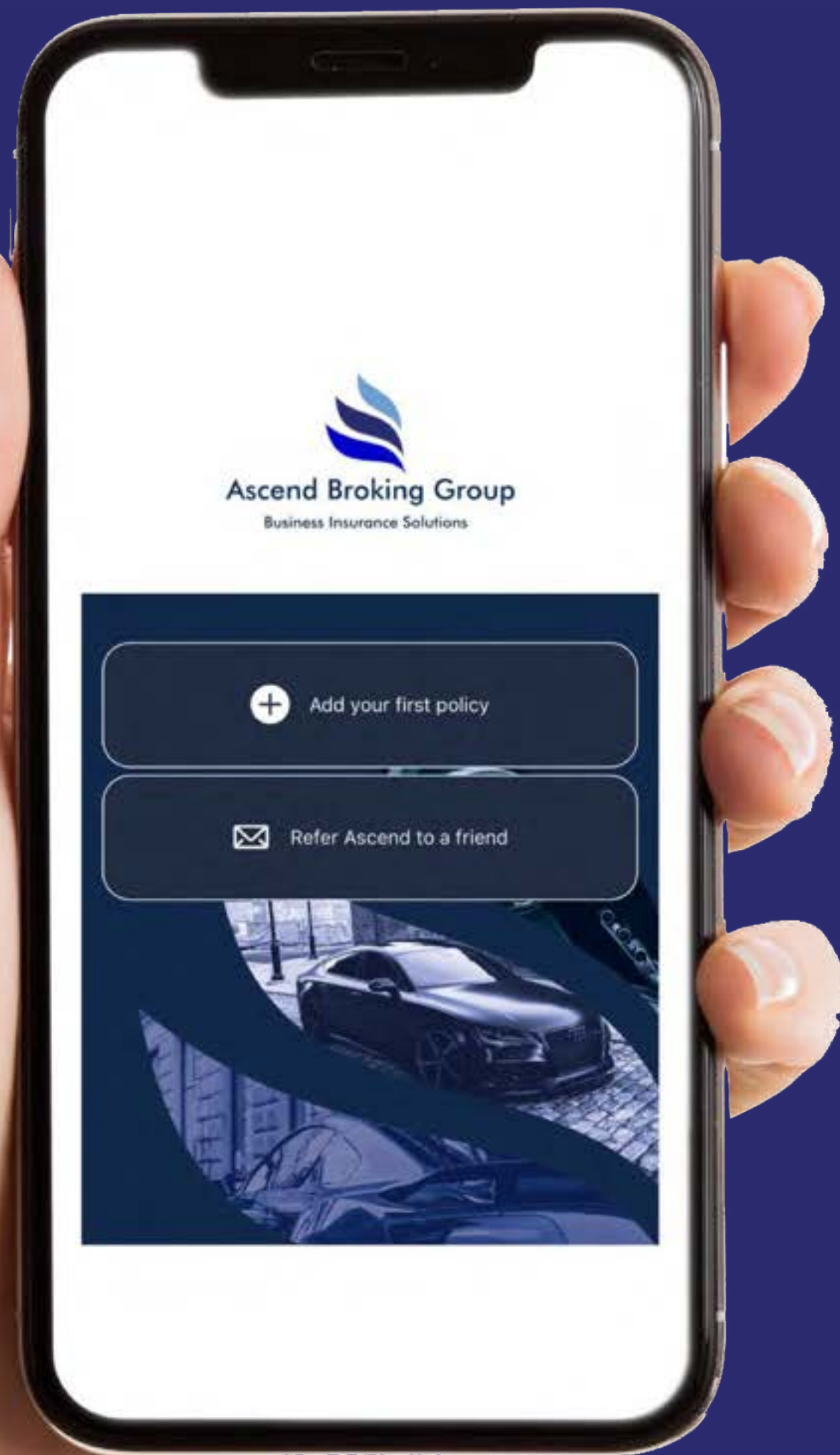
A free service to all Ascend clients, ground-breaking technology allows immediate access to our back-office system, making day-to-day administration simple.

[Download](#)



# Ascend Claims

We have adopted proactive technology to devise the Ascend instant claim notification app.



- ✓ Immediate roadside driver claims reporting
- ✓ Full GPRS/picture and damage claim form
- ✓ Driver incentive programme to report immediately
- ✓ Less than 5 minutes claims reporting
- ✓ Reducing first notification delay by 20 days

Download



A close-up photograph of a hand placing a wooden block onto a tall, slightly wobbly tower of Jenga blocks. The background is a soft, out-of-focus indoor setting with light coming from a window.

# 06

# Risk Management Solutions

At Ascend, our risk management capabilities will assist you with the ongoing management of your company. We will seek to find new ways of reducing your exposure to risk and will implement the most cost-effective program backed by our liability/fleet and safety consultants.



It's an excellent system; the visibility it's given us across the network, and where we focus now on a daily basis, is excellent, so I recommend it to anybody.



# We can provide assistance with:

Health & Safety



Business Continuity



Risk Assessments



Claims Reporting



Claims Defensibility



Fleet Risk Management



Driver Management



[Click here](#)





07

# Tiered Service

No two clients are the same and we believe in providing you with exactly what you require.

We therefore provide you with a unique service and claims involvement tailored to you alone.

**Advice – Service Selection – Most Competitive Price**





## Transactional

### Basic Insurance

- ✓ Telephone service
- ✓ Digital policy documents
- ✓ Annual assessment
- ✓ Renewal report
- ✓ Limited market exercise
- ✓ Claims direct to insurer

[Click here](#)



## Silver

### As per transactional +

- ✓ Dedicated account executive
- ✓ Access to broking/admin team
- ✓ Claims direct to insurer
- ✓ ½ year claims reviews
- ✓ Pre renewal analysis
- ✓ Access to Ascend Risk

[Click here](#)



## Gold

### As per silver +

- ✓ ¼ reviews
- ✓ ¼ claims reports
- ✓ Nominated team contacts
- ✓ Dedicated loss adjuster
- ✓ Access Ascend360
- ✓ Board financial report
- ✓ Ascend claims app
- ✓ Ascend document app

[Click here](#)



## Platinum

### As per gold +

- ✓ Monthly claims reports
- ✓ Dedicated Ascend handlers
- ✓ Ascend Risk webinar demonstration
- ✓ Discounted Board financial review
- ✓ Ascend 360 fleet demonstration
- ✓ Virtual fleet manager introduction
- ✓ Discounted Brightmiles drivers' app
- ✓ Access to our technical director

[Click here](#)



A close-up photograph of a pair of hands, one adult and one child, gently cupping a bright red, glossy heart. The background is a soft, out-of-focus purple and blue gradient.

# 09

# Giving Something Back

Part of Ascend's manifesto is to support the local community. We do this by partnering with local charities and green initiatives as well as partnering with sporting bodies such as Essex Cricket Club & Chelmsford City Football Club, by lending our support to greatly benefit the community.





**We are delighted to announce that Kids Inspire will be our Charity of the Year for the remainder of 2021/22.**

Ascend will be raising money in aid of Kids Inspire through various fundraising endeavours, from taking part in physical challenges, adrenaline packed fundraisers, fundraising events and by attending events held by the charity themselves. The target set by Ascend is £3,000, with all staff members looking to get on board.

Kids Inspire, based locally to Ascend in Chelmsford, provide mental health and trauma recovery support for children, young people and their families through a range of therapeutic and community activities, promoting resilience, self-awareness and relationship-building to empower more positive life choices.



# Impact

Kids Inspire has been running for over 13 years and has so far provided intensive therapy to 1,163 individuals. 1635 family members have benefited from the treatment plans and there are a total number of 2,797 service users.

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*We as a team cannot wait to begin fundraising and supporting a local and worthy charity, not only doing great work in our community but also further afield.*

**Stuart Belbin**  
**Head of Ascend's charity division**







We have previously supported CHES, Chelmsford's local homeless charity, and Little Belsteads Riding School for children with disabilities, for which members of the Ascend team have done events such as a sky dive and mud run.







# The Ascend Forest Project

## - Planting 10,000 trees

Ascend are helping to restore some of the world's most threatened forests by planting **a tree for every policy and vehicle insured in 2021.**

As we all know, where the environment is concerned, trees, and their absorption of carbon dioxide (CO<sub>2</sub>), are crucial. Along with non-benefit foundation, MoreTrees, Ascend Broking is helping to plant new local backwoods in Madagascar, Kenya and Haiti.

[Watch Video](#)





Continuing our support in the local community, we are proud to be partners of Essex Cricket Club in 2021/22.





We engage in local charity, volunteer or 'grass roots' causes, especially where we can help make a difference, participate in local community football projects and take part in team charity events raising money for worthy causes.



# Why Ascend?



# What is Ascend's USP?

**PERSONAL**



**PARTNERSHIP**



**SPECIALIST**



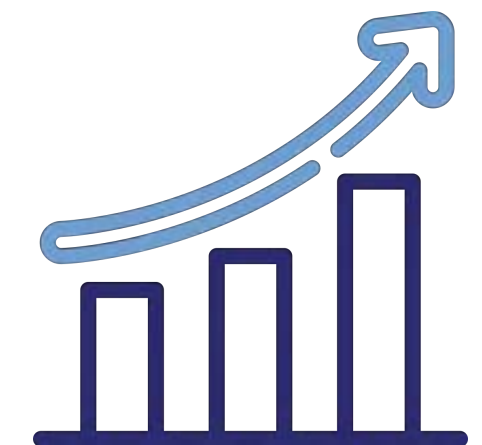
**MODERN**



**EXPERIENCED**



**FORWARD-THINKING**





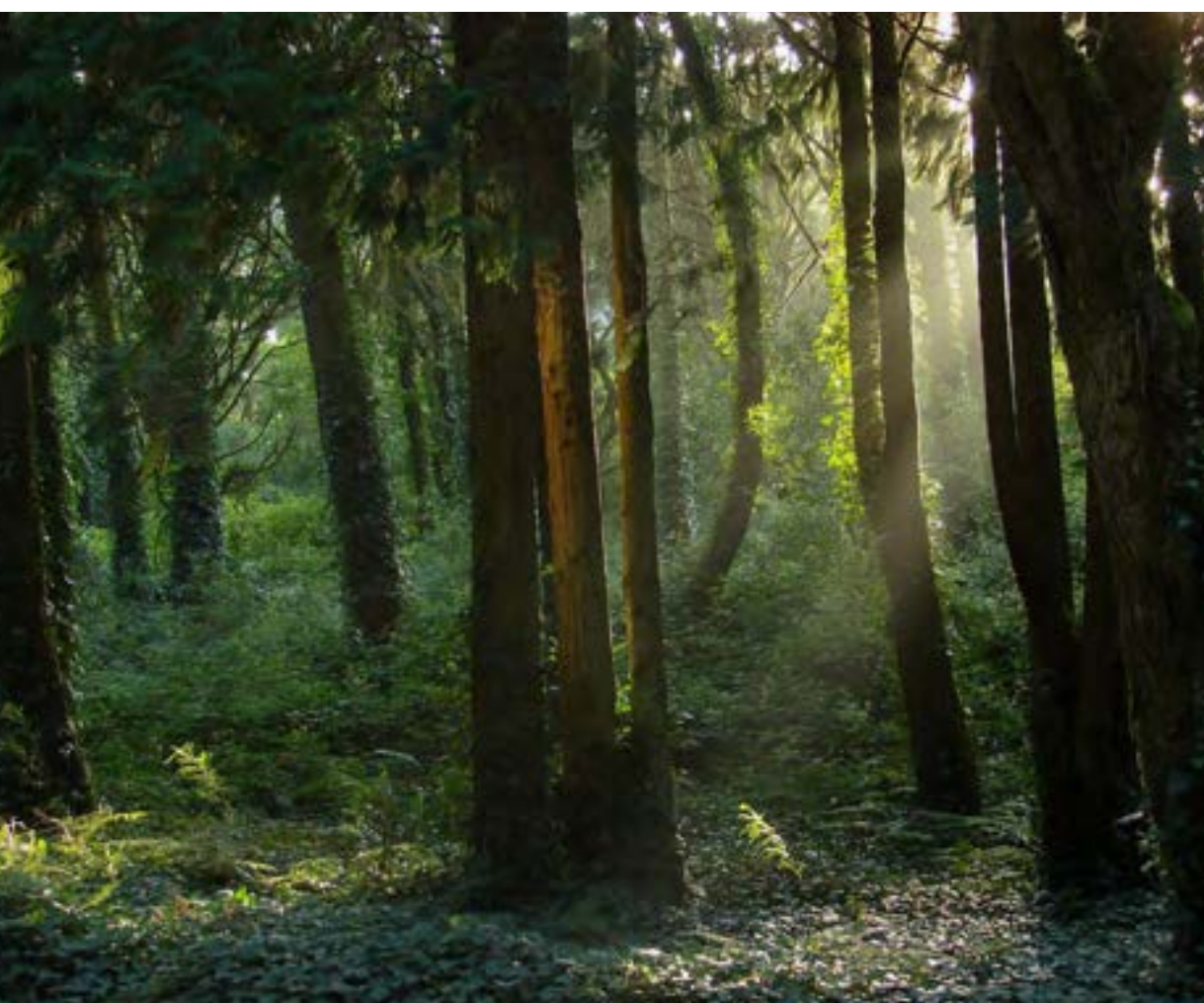
# Want to find out more?







**More than just insurance...**







**More than just insurance**



**Ascend Broking Group**

Business Insurance Solutions



British Insurance Brokers'  
Association Members

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