



CASE STUDY

Coachbuilder company grew rapidly by 45% in 12 months

A fast-growing coachbuilder expanding into work with local authorities and rental franchises needed a full insurance review. Although they had satisfactory motor trade cover, they felt upsold and lacked clarity on how policies would respond in real scenarios.

Through three site visits, we carried out a full review. From the first meeting, we outlined a clear market placement strategy. It also became clear that service had declined with their previous broker following a corporate takeover, and concerns about rising premiums were growing. They wanted a return to a traditional, service-driven broker approach, and we found that critical covers like business interruption had never been properly explained.

KEY BUSINESS ACHIEVEMENTS

3 DEDICATED
SITE VISITS

SERVICE LEVEL
AGREEMENT



INCLUSION OF
BI & RATE
STABILITY

TURNOVER
£19.5M &
GROWING



BUSINESS INTERRUPTION EXPLAINED

**ADDED £2M AICOW &
£144K LOSS OF RENT**

**£19.5M
TURNOVER**



REINTRODUCED
INDEPENDENT
BROKER SERVICE



**MARKET RISK REPORT
TO CLIENT &
EXCLUSIVE INSURER
IN 5 HOURS**

THE PROBLEM

After rapid growth, the client grew concerned about their cover and rising premiums following their broker's corporate takeover. A referral led them to Steve Gillespie—the first new broker in 15 years. Steve visited the next day, presenting a fully prepared, tailored solution with one exclusive insurer.

We discovered:

- ▶ The company needed tailored advice and guidance through these exciting times
- ▶ Business Interruption cover/options were not explained in full
- ▶ Multiple companies interlinked – identified land liability was missing
- ▶ No future proofing protections on their premiums either through escalator clauses or long term agreements

THE SOLUTION

Ascend set clear objectives with one specialist insurer, based on accurate business details and a tailored underwriting presentation. Unlike the previous broker—who reacted by going to every market without strategy—we took a focused, expert-led approach.

The process was as follows:

- ▶ Immediate response and terms obtained on correct activities.
- ▶ A full presentation and summary of what we are providing
- ▶ Bespoke advice on limits/terms and conditions
- ▶ Conclusion of an all-inclusive package we used our expertise and to assist the insured during this difficult time.
- ▶ We corrected coverage and current broker did not address the problems within their renewal report:

Contact the award-winning specialists

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