



The specialist  
motor insurer

# Welcome aboard

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The specialist motor insurer

ERS Priority

Where your influence powers what's next



Connecting people



Identify opportunities



Moving conversations  
forward

# Who are ERS?

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- UK's largest specialist motor insurer
- Motor only, Broker only
- Lloyd's A+ rating
- Rated 'excellent' on Trustpilot and four stars on Google
- Nearly 80 years trading specialist motor
- Passionate, expert underwriters
- In-house claims team



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## Key Priorities

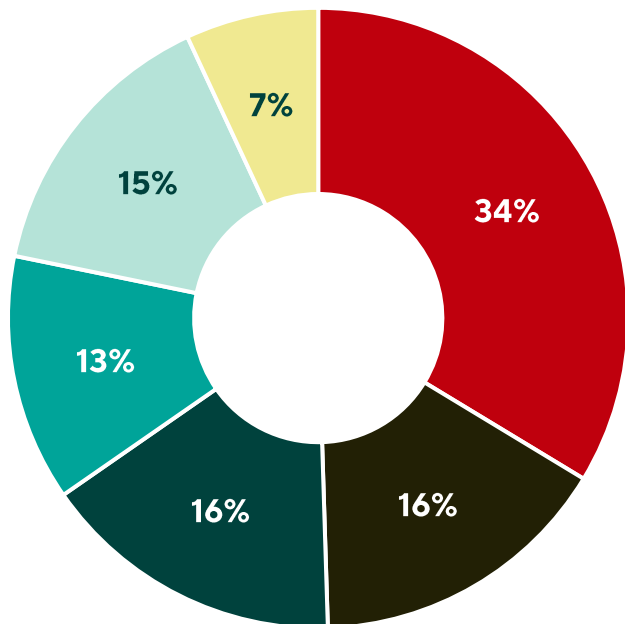
- Pricing sophistication
- Digital distribution
- Motor Innovation
- Claims Automation

## Key Priorities

- #1 specialist motor insurer
- £550m+ GWP
- 96% COP



# Part of the IQUW Group



| Product                   | Group portfolio |
|---------------------------|-----------------|
| Property                  | 16%             |
| Reinsurance               | 16%             |
| Marine, Energy & Aviation | 13%             |
| Specialty                 | 15%             |
| Professional Lines        | 7%              |
| Motor                     | 34%             |

2025 SBF

Syndicate  
Total SBF  
(Insurance and  
Reinsurance)

|             |          |
|-------------|----------|
| IQUW        | \$1.34bn |
| ERS         | \$683m   |
| Group Total | \$1.99bn |



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# Our specialist motor products





# What **Priority** members can expect

---



**Early invites to events and webinars**



**An opportunity to build a stronger relationship with the ERS team**



**Priority access to our team**



**Specialist marketing materials to promote ERS internally**



**A dedicated feedback channel**



**Fast track support when opportunities arise**



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# What we need from you

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We need you to **share our updates**, campaigns and communications with relevant teams.

You'll **gather feedback** and FAQs from your business to discuss with ERS.

With our help, you will **educate colleagues** on what makes ERS different, acting as a go-to point for all things specialist motor.

And above all you will be an "always-on" **internal ambassador** for ERS, ensuring we stay front-of-mind.



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# Prestige Motor

Specialist insurance for motors and drivers that require enhanced cover.



# Supercar

Available on

eTrade

Manual UW for complex risks

## Appetite:

- Supercars, hypercars and luxury vehicles
- Premium/prestige electric vehicles
- Minimum vehicle value £75,000
- Electric supercars
- Modified or imported vehicles considered
- Secure parking
- Experienced drivers



Agreed value



Dedicated claims team and  
choice of repairer



Comprehensive driving of  
other cars



Unlimited number of  
vehicles on a single policy



Unlimited cover for driving in  
Europe



Enhanced legal  
expenses cover



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# Supercar Collections

Available on

eTrade

Manual UW for complex risks

## Appetite:

- Collection can include multiple vehicle types such as supercars, hypercars, classic cars, everyday vehicles and agricultural vehicles
- Lead vehicle must be valued over £75,000
- Majority of vehicles should be Supercars
- JLR models registered from 2019 and with inbuilt security enabled - as part of a 2+ car collection. No additional aftermarket immobiliser or tracker required.
- Flexible on driving restrictions for Collections



Agreed value



Dedicated claims team and  
choice of repairer



Comprehensive driving  
of other cars



Unlimited number of  
vehicles on a single policy



Unlimited cover for  
driving in Europe



Enhanced legal  
expenses cover



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# Sports & Entertainment

Available on

eTrade Manual UW for 5+ collection

## Appetite:

- All vehicles considered if driven by sports or entertainment professionals
- No min or max vehicle value



Agreed value



Dedicated claims team and  
choice of repairer



Comprehensive driving of  
other cars



Unlimited number of  
vehicles on a single policy



Unlimited cover for driving in  
Europe



Enhanced legal  
expenses cover



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# Overseas

Available on

Manual UW for complex risks

## Appetite:

- Supercars and high-end vehicles
- Non-UK registered vehicles visiting the UK & Europe



One, three or six  
months policy cover



EU cover on  
request



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# There's more to ERS than Prestige

## Did you know?

Similar brokers to you are trading these products:

- Enthusiast
- Non-Standard Car
- Courier, Trans and SCV
- Farmers plan



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# We offer a **Prestige** claims service you can rely on



Fast, efficient access to a **dedicated Prestige handler**



**Regular check-ins** throughout the claims process



Nationwide repair network with **genuine OEM parts**



Prestige engineers provide **expert repair knowledge**



ERS is rated **excellent** on Trustpilot and **four stars** on Google



# Your specialist Bespoke Personal Motor team

For Prestige, Enthusiast, Motorhome and Car Collections

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**Annie Ward**  
Head of Agriculture &  
Bespoke Personal Motor



**Lydia McCarthy**  
Regional Trading  
Underwriter, South



**Mark Suffield**  
Senior Underwriter -  
Portfolio



**Jim Neild**  
Regional Trading  
Underwriter, North



**Mike Davies**  
Underwriter



**Stuart Rose**  
Underwriter



**Jodie Carter**  
Underwriter



**Shannon Holland**  
Underwriter



**Chris Trayner**  
Underwriter



**Ceri Jenkins**  
Underwriter



**Hayley Dahlgren**  
Underwriter



**Sophie Halley**  
Regional  
Underwriter



**John Willoughby**  
Regional  
Underwriter



**Vicky Ribeiro**  
Regional  
Underwriter



**Melanie Slood**  
Claims Handler



**Tom Jones**  
Claims Handler



**Kian Hearn**  
Claims Handler



**Craig Callum**  
Claims Engineer



**Jeni Holdcroft-  
Young**  
Marketing Manager



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# Enthusiast Motor

Tailored insurance for car lovers and collectors who want cover as unique as their vehicle.



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# Classic Car

Available on

eTrade

Manual UW for complex risks

Software House

## Appetite:

- Vehicle value £2,000+
- Collectable Cars
- Vehicle 20 years+
- EV conversions
- Commercial / Military
- Collections of vehicles
- Secure storage



Salvage retention option  
following total loss



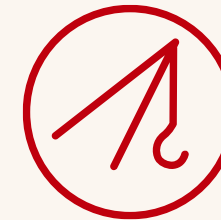
Agreed value



Cherished plate cover  
up to £10,000



Protected NCD available



UK Roadside & Recovery  
available for Classics over 20  
years old



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# Classic Car Collections

Available on

eTrade

Manual UW for complex risks

## Appetite:

- Collections of vehicles including classics
- Can include Supercars and everyday vehicles
- Majority of vehicles must be Enthusiast
- Policies with more vehicles than drivers preferred



Features and Benefits tailored to  
Classic Car



Expert underwriters to provide tailored cover



Collection can be made up of multiple different  
vehicles



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# Modified and Imported

Available on

eTrade

Manual UW for complex risks

## Appetite:

- Vehicle value £2,000+
- Electric Vehicle Conversions
- Modified 'Enthusiast' Cars/Vans, minimum 3 road-legal modifications
- Imported 'Enthusiast' vehicles considered



Protected NCD available



Salvage retention option following total loss



UK Roadside & Recovery available



Cherished plate cover up to £10,000



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# Kit & Replica

Available on

eTrade

Manual UW for complex risks

## Appetite:

- Vehicle value £2,000+
- Electric Vehicle Conversions
- Modified 'Enthusiast' Cars/Vans, minimum 3 road-legal modifications
- Imported 'Enthusiast' vehicles considered



Protected NCD available



Salvage retention option following total loss



UK Roadside & Recovery available



Cherished plate cover up to £10,000



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# There's more to ERS than Enthusiast

## Did you know?

Similar brokers to you are trading these products:

- Non-Standard Car
- Courier, Transportation and SCV
- Prestige
- Farmers plan



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# Motorhome

Flexible insurance for life on the road - covering vehicles, contents, and adventures that go beyond the everyday.



# Motorhome

Available on

eTrade

Manual UW for complex risks

Software House

## Appetite:

- Vehicle value £3,000+
- RV's, A-class and coach-built motorhomes, to professionally converted or self-converted panel vans
- DVLA "Body Type: Motor Caravan" or "Van with Side Windows"\* or in the process of conversion



£1,000 awnings, gas cylinders and generators cover



Unlimited windscreen cover



Up to 180 days European use per trip



Personal belongings cover up to £2,000 per vehicle



Loss of key cover up to £500



New motorhome replacement cover in the event of a total loss within 12 months of ownership from new



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# There's more to ERS than Motorhome

## Did you know?

Similar brokers to you are trading these products:

- Non-Standard Car
- Enthusiast
- Courier, Transportation and SCV
- Non-Standard Van



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# Your specialist Bespoke Personal Motor team

For Prestige, Enthusiast, Motorhome and Car Collections

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**Annie Ward**  
Head of Agriculture &  
Bespoke Personal Motor



**Lydia McCarthy**  
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Underwriter



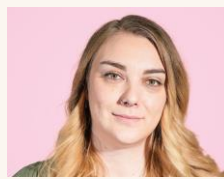
**Shannon Holland**  
Underwriter



**Chris Trayner**  
Underwriter



**Ceri Jenkins**  
Underwriter



**Hayley Dahlgren**  
Underwriter



**Sophie Halley**  
Regional  
Underwriter



**John Willoughby**  
Regional  
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**Vicky Ribeiro**  
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**Kian Hearn**  
Claims Handler



**Craig Callum**  
Claims Engineer



**Jeni Holdcroft-  
Young**  
Marketing Manager



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# Non-Standard Motor

Specialist insurance for drivers and vehicles that fall outside the norm



# Non Standard Car

## Driver Profile:

- Age 17-90 years for new business
- Age 17-95 years for mid-term adjustments and renewals
- Chequered claims history and convictions
- Single bans, a maximum of 24 months, or two bans, of a maximum of 12 months each
- Protected NCD available from one year
- High-risk drivers considered
- Secure parking
- Experienced drivers

## Vehicle Appetite:

- Vehicles value of up to £100,000 with no age limit
- Up to ten modifications (subject to terms)
- All vehicles must have a genuine ABI code



Agreed value



Dedicated claims team and  
choice of repairer



Comprehensive driving of  
other cars



Unlimited number of  
vehicles on a single policy



Unlimited cover for driving in  
Europe



Enhanced legal  
expenses cover





# Non Standard Van

## Driver Profile:

- Age 23 to 80
- Protected NCD available from four years
- High-risk drivers considered

## Vehicle Appetite:

- Value of up to £100,000
- Up to five seats
- Aged 0 to 15 years
- Weight up to 3.5 tonnes
- Modifications accepted – subject to Software House limit

## Situation Appetite:

- Value of up to £100,000 with no age limit
- SDP and Carriage of Own Goods available



Personal belongings  
cover up to £100



Loss of keys cover up  
to £300



EV cable liability when vehicle is  
being charged



European use up to 30 days  
per trip



Access ERS rates live through your  
Software House and Plug into ERS



Up to five drivers on a  
single policy



# There's more to ERS than Non-Standard

## Did you know?

Similar brokers to you are trading these products:

- Prestige
- Enthusiast
- Motorhome
- Courier, Transportation and SCV



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# Your Non-Standard Car and Van team



**Suraj Sachdev**  
Head of Non-Standard Car  
and Van



**Saad Udin**  
Non-Standard Car and Van  
Product Manager



**Steve Simpson**  
Senior Underwriter



**Kerrie Jones**  
Underwriter



**William Miners**  
Underwriter



**Luke Howells**  
Product Performance  
Analyst



# Schemes and Affinities

Bespoke insurance solutions for niche markets and member groups - designed to deliver value through shared needs.





Schemes  
Similarities in  
risk type



Affinities  
Similarities in groups  
of people



Niche, difficult to place risks



Small affinities  
to large schemes



Partnering with brokers who  
understand this market

# Types of Schemes & Affinities



Foreign nationals/ ex-pats



Niche groups or occupations



Drive-Away



Modified vehicles



Business car



Mobility



Driving licence provisional/EU



Driving instructors



Vehicle enthusiasts



Car clubs and collectors



Diplomats and embassies



Niche short-term cover  
i.e. impound

# Why partner with us?



We take the time to **understand your customers**, ensuring our policies align with their needs.



From **tailored underwriting to flexible policy structures**, we build insurance products that work for you.



We provide **rapid decision-making, seamless policy management**, and adaptable coverage options to set you apart.





# Your Schemes & Affinities team

Do you have a Schemes or Affinities book that you want to ensure is in the best place to provide the right cover for your customers?

[ming.wan@ers.com](mailto:ming.wan@ers.com)



**Ming Wan**  
New Business Manager



**Mitul Malkan**  
Head of Delegated  
Personal Lines



**Scott Bayes**  
Product Manager



**Marc Watson**  
Product Manager



**Alan Bradbury**  
Senior Underwriter



**Claire Denny**  
Senior Underwriter

## Underwriters

Andrew Bissett

James Pugh

Jack Thomson

Cameron Jackson

Leon Mussell



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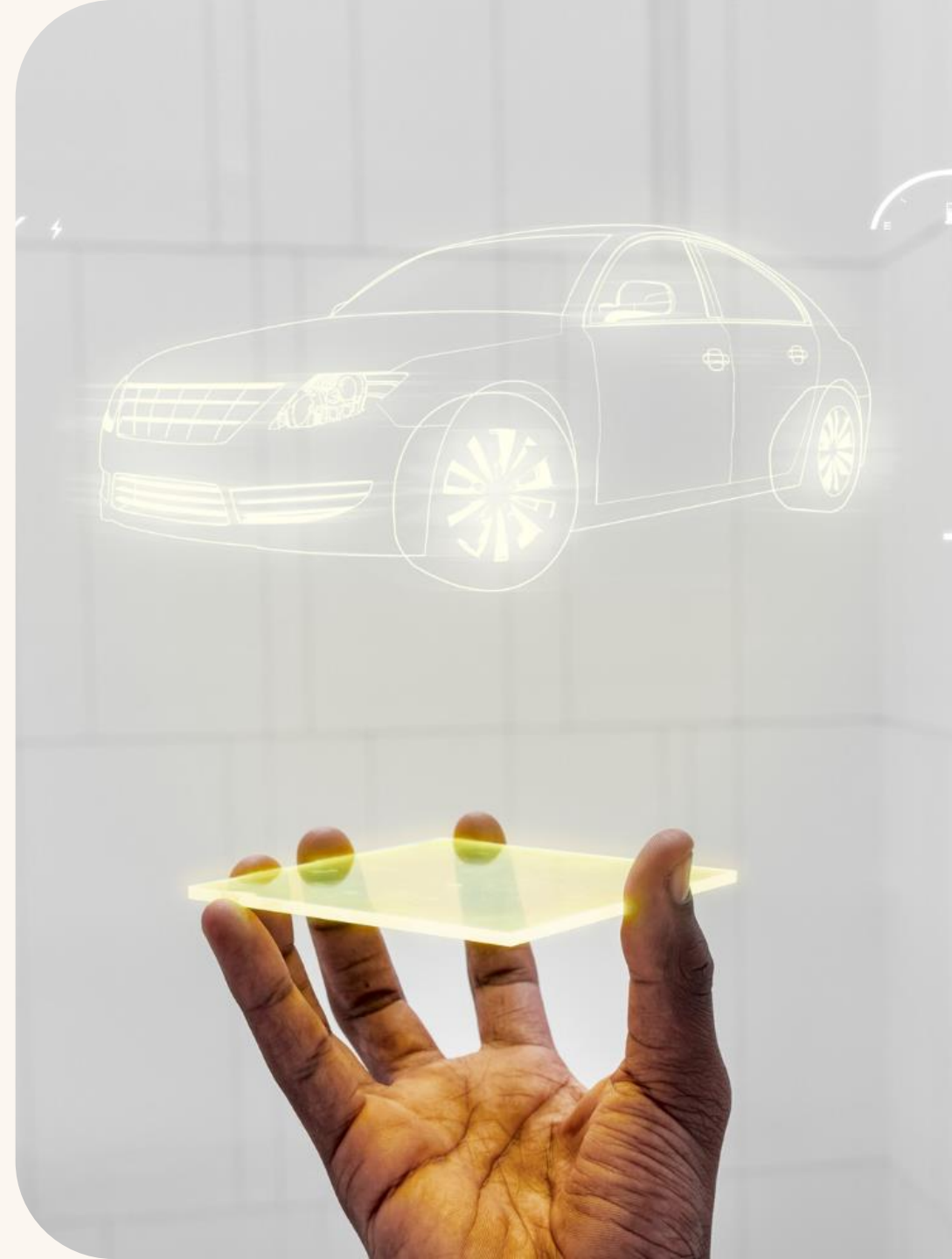


# Introducing Motor Innovation



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# Introducing Motor Innovation



## **Autonomous vehicles**

Insurance for vehicles that navigate and operate without human intervention



## **Embedded insurance**

Insurance integrated into product and service platforms



## **On-demand insurance**

Short-term duration insurance, ranging from a few hours to a few months to meet temporary needs



## **Connected vehicles**

Insurance for vehicles that communicate with devices, enhancing safety, convenience, and efficiency



# Your Motor Innovation team

To discuss Motor Innovation opportunities, email us at **[motorinnovation@ers.com](mailto:motorinnovation@ers.com)**



**Suraj Sachdev**  
Head of Non-Standard  
Motor



**Jack Hoy**  
Product Manager



**James Dooley**  
Underwriter



**Pinali Vijaicant**  
Senior Pricing Analyst



**Ming Wan**  
New Business Manager

## Underwriters

Andrew Bissett

James Pugh

Jack Thomson

Cameron Jackson

Leon Mussell



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# Commercial Specialist

Specialist insurance for specialist commercial vehicles, couriers, and transport operators - keeping goods, drivers, and businesses moving smoothly.



# SCV Catering

Available on

eTrade   Manual UW for complex risks

## Trades:

Any type of catering considered including:

- Street food
- Coffee
- Mobile bars
- Fast food
- Ice cream vans
- All hazard levels considered



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# SCV Marketing, Exhibition, Retail, Entertainment & Education (MEREE)

Available on

eTrade

Manual UW for complex risks

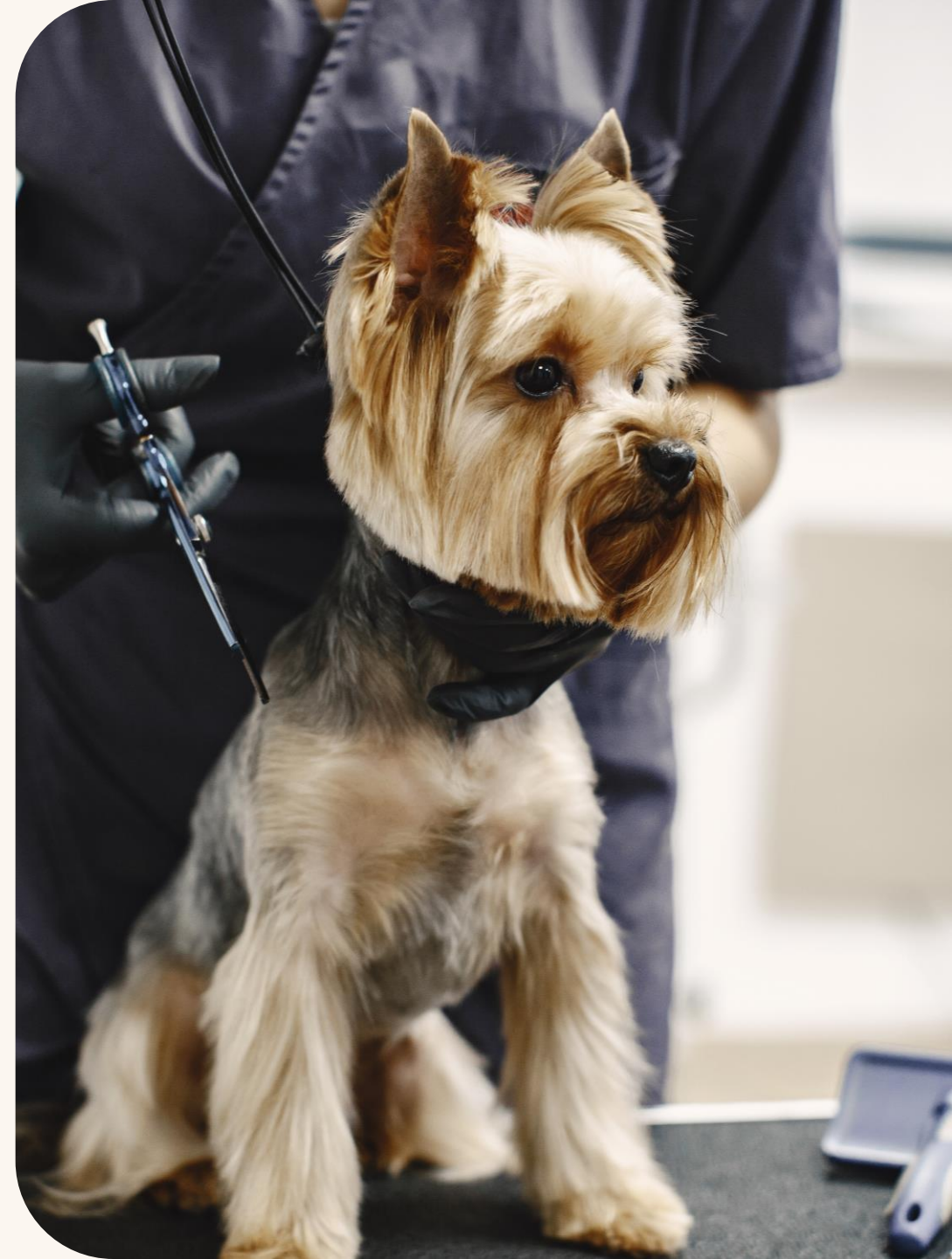
## Trades:

- Dog groomers
- Mobile barbers
- Retail
- Mobile libraries
- Welfare vehicles
- Gaming and play buses
- All hazard levels considered



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# SCV Emergency & Rescue

Available on

eTrade Manual UW for complex risks

## Trades:

Most types of Emergency & Rescue considered including:

- Patient transfer
- Event based paramedics
- Blue light use considered but not core appetite
- Cover for commercial vehicles and cars
- All hazard levels considered
- Driver trainer not covered



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# SCV Driving Tuition

## Trades:

- Vehicles that are used to train people to obtain further classifications on their licence
- Tuition for car plus trailer, minibus, coach and HGV
- All vehicle weights up to 44 tonnes

# SCV Road and non-road registered vehicles

## Trades:

- Road registered specialist vehicles generally used as a tool such as forklift trucks, cherry pickers, and non-business use vehicles
- Non-road registered specialist vehicles. Typically fork-lift trucks

# SCV Hazardous Loads

## Trades:

- Vehicles used exclusively in goods yards etc
- Vehicles used where client's business is a hazardous occupation.
- Including pyrotechnic specialists, work associated with the film/firework industry, and companies specialising in the removal of hazardous waste.





# Specialist Transportation

Available on

eTrade

Plug into ERS

## Appetite:

- Add **up to 10 vehicles** on a single policy
- Multi-drop and time-critical drop deliveries
- Most loads considered including hazardous goods
- Any driver terms (over 25 years of age) offered for multi-vehicle policies
- Minimum licence requirement is 12 months
- EU use considered upon referral



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# Specialist Courier

Available on

eTrade

Plug into ERS

## Appetite:

- Add **up to 10 vehicles** on a single policy
- Multi-drop and time-critical drop deliveries
- Most loads considered including hazardous goods
- Any driver terms (over 25 years of age) offered for multi-vehicle policies
- Minimum licence requirement is 12 months
- EU use considered upon referral



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# There's more to ERS than Commercial

## Did you know?

Similar brokers to you are trading these products:

- Non-Standard Car
- Enthusiast
- Coach, Bus and Minibus
- Farmers Plan



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# Your Commercial team

To discuss Commercial opportunities, email us at **[commercial@ers.com](mailto:commercial@ers.com)**



**Katie Furzer**  
Senior Underwriter



**James Mann**  
Product Manager



**Peter King**  
Underwriter



**Morgan Cadogan**  
Underwriter



**Harriet Ackland**  
Underwriter



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# Passenger Carrying Vehicles

Specialist cover for taxis, minibuses, coach and buses – keeping businesses and passengers moving safely.



# Taxi Standard

Available on

eTrade

Manual UW for complex Risks

Software Houses

Plug in to ERS

## Appetite:

- Add **up to five vehicles** on a single policy
- Vehicles with 4-8 passenger seats
- Rural/Suburban Licensing Authorities (majority covered)
- Vehicle ages in line with Authority requirements
- Cars, MPVs and minibuses
- Drivers aged 23 – 75
- Drivers with two or more years' experience
- Drivers with 0-2 claims in last five years
- 28 day cover available



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# Taxi Wedding Hire

Available on

eTrade

Manual UW for complex Risks

Software Houses

Plug in to ERS

## Appetite:

- Add **up to five vehicles** on a single policy
- Vehicles with 4-8 passenger seats
- Drivers with a validated driving history, evidencing a low level of historic claims and convictions
- Prearranged wedding and funeral appointments only
- Driver ages 30-65
- Classic, Executive and Luxury vehicles covered
- All licencing authorities considered
- Comprehensive cover only



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# There's more to ERS than Taxi

## Did you know?

Similar brokers to you are trading these products:

- Courier, Transportation and SCV
- Non-Standard Car
- Coach, Bus and Minibus
- Enthusiast



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# Minibus

Available on

eTrade

## Appetite:

- Add **up to five vehicles** on a single policy
- Vehicles with 4-8 passenger seats
- Drivers with a validated driving history, evidencing a low level of historic claims and convictions
- Prearranged wedding and funeral appointments only
- Driver ages 30-65
- Classic, Executive and Luxury vehicles covered
- All licencing authorities considered
- Comprehensive cover only

## Benefits:

- Breakdown
- Wheelchair Cover
- Seat Cover



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# Coach & Bus

Available on

eTrade

## Appetite:

- Uses
- Contract hire for schools & tours incl. cover in Europe
- Cover for preserved vehicles
- Cover for bygone vehicles
- Add up to five vehicles on a single policy
- For vehicles with 18 total seats incl. driver
- Drivers aged 21-75
- All drivers experience and history considered

## Benefits:

- 10m Public Liability
- Free Bus Service Cover



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# There's more to ERS than Coach, Bus and Minibus

## Did you know?

Similar brokers to you are trading these products:

- Courier, Transportation and SCV
- Non-Standard Car
- Enthusiast
- Fleet Own Goods and Trades



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# Your Passenger Carrying team

Renewals, MTAs and  
Cancellations **Visit ERS eTrade** or  
call **0345 600 3893**



**James Hayward**  
Product Manager



**Alex Carroll**  
Senior Underwriter



**Darren Shulver**  
Senior Underwriter



**Sam Beamish**  
Underwriter



**Lianne Brown**  
Underwriter



**Liam Holland**  
Underwriter



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# Agriculture

Robust insurance for farm vehicles – built to support the demands of rural and agricultural life.





# Farmers Plan

Available on

eTrade

- Specialised motor insurance for traditional and modern diversified farming
- £20,000,000 Third Party Property Damage limit for all vehicles
- Unlimited agriculture trailer cover
- Personal belongings cover on all vehicles up to £500
- New vehicle replacement cover for private cars and commercial vehicles up to 3.5 tonnes
- Jaguar Land Rover models including Range Rover, Discovery and Defender, registered from 2019 and with inbuilt security enabled. No additional aftermarket immobiliser or tracker required.



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# Leisure & Recreation

Available on eTrade

- Motor insurance for rural businesses with a wide range of different vehicles
- Designed for rural businesses such as hotels, holiday parks, garden centres, sporting clubs, zoos and safari parks
- Single policy to include all agricultural and associated vehicles/businesses
- Jaguar Land Rover models including Range Rover, Discovery and Defender registered from 2019 and with inbuilt security enabled. No additional aftermarket immobiliser or tracker required.



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# Horsebox

Available on eTrade

- Cover for small horseboxes to larger vehicles with sleeping accommodation
- Cover for vehicles worth up to £500,000
- Cover for business and pleasure use
- Any driver cover available
- Cover for drivers from 21 years of age



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# There's more to ERS than Agriculture

## Did you know?

Similar brokers to you are trading these products:

- Courier, Transportation and SCV
- Non-Standard Car
- Enthusiast
- Fleet Own Goods and Trades



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# We offer an **Agricultural** claims service you can rely on



Fast, efficient  
access to a  
**dedicated  
Agriculture  
claims handler**



**Regular check-  
ins** throughout  
the claims process



Nationwide  
repair network  
with **genuine  
OEM parts**



Agriculture  
engineers provide  
**expert repair  
knowledge**



ERS is rated  
**excellent** on  
Trustpilot and  
four stars on  
Google



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# Your Agriculture team



**Regional Trading Underwriters**  
Scotland & Northern Ireland | North of England | West of England | Wales | Southwest England



**Regional Development Managers & Strategic Account Managers**  
Nationwide coverage



**Underwriting & Operations**  
Dedicated teams who understand the Agriculture Motor market



**Claims & Engineering**  
Dedicated teams who understand the special needs of Agricultural vehicles



**Annie Ward**  
Head of Agriculture & Personal Motor



**Matt Evans**  
Senior Trading Underwriter



**Chris Denton**  
Senior Trading Underwriter



**Matthew Perry**  
Senior Underwriter



**Cathrine Hodgson**  
Team Leader, Policy Ops



**Sam Linton**  
Regional Trading Underwriter North



**David Ballinger**  
Regional Trading Underwriter South West



**Graham Sutherland**  
Regional Trading Underwriter Scotland & Northern Ireland



**Chloe Palmer**  
Underwriter



**Andrew Hall**  
Team Leader, Engineering



**Andrew Thomas**  
Underwriter



**Barbara Ford**  
Underwriter



**Max Warren-Watson**  
Underwriter



**Megan Brett**  
Underwriter



# Fleet

Comprehensive cover for fleets of all sizes - streamlining protection for businesses that rely on the road.





# Own Goods & Trades

Available on

Manual trading

## **Appetite:**

- Risks must be Fleet rated
- Businesses established for at least three years
- Three years of confirmed claims experience

## **Vehicle Appetite:**

- 5+ Private cars and vans
- Commercial vehicles up to 7.5T
- Heavy goods vehicles 7.5T +
- Minibuses
- Special vehicle types
- Electric vehicles
- Jaguar Land Rover models: Range Rover, Discovery and Defender registered from 2019 with built-in security enabled.
- Risks with less than five vehicles should be referred to our Commercial Motor Team



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# Coach, Bus & Minibus

Available on

Manual trading

## Appetite:

- Risks must be Fleet rated
- Businesses established for at least three years
- Three years of confirmed claims experience
- 5+ vehicles
- Bus, coach and minibus inc. electric vehicles
- School contracts
- Community / charity sectors
- Contract hire
- Private hire
- Stage contracts (ex-large cities)



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# Taxi

Available on

Manual trading

## **Appetite:**

Each individual risk is considered by an expert fleet underwriter excluding:

- NCD rated risks
- New ventures
- London PCO
- National Express

## **Vehicle Appetite:**

- 5+ vehicles
- School contracts
- Community / charity sectors
- Contract hire
- Private hire



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# Goods for Hire & Reward

Available on

Manual trading

## Appetite:

- Risks must be fleet-rated
- Businesses established for at least three years
- Three years of confirmed claims experience

## Vehicle Appetite:

- 5+ vehicles
- Specialist haulage 80T +
- Hazardous loads
- Abnormal loads
- Jaguar Land Rover models: Range Rover, Discovery, and Defender registered from 2019 with built-in security enabled.



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# Self-Drive Hire

Available on

Manual trading

## **Appetite:**

- Fleet rated for more than three years
- Established operators
- No Credit Hire, Accident Management or Taxi Hire
- Drivers must be over 21
- Low accident frequency
- Robust driver validation processes
- Proactive approach to risk management

## **Vehicle Appetite:**

- 5 Cars up to ABI group 39
- Vans up to and including 7.5T
- Minibuses
- Motorhomes
- Electric vehicles



The specialist motor insurer

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# There's more to ERS than Fleet

## Did you know?

Similar brokers to you are trading these products:

- Courier, Transportation and SCV
- Non-Standard Car
- Enthusiast
- Passenger Carrying Vehicles



The specialist motor insurer

ERS Priority



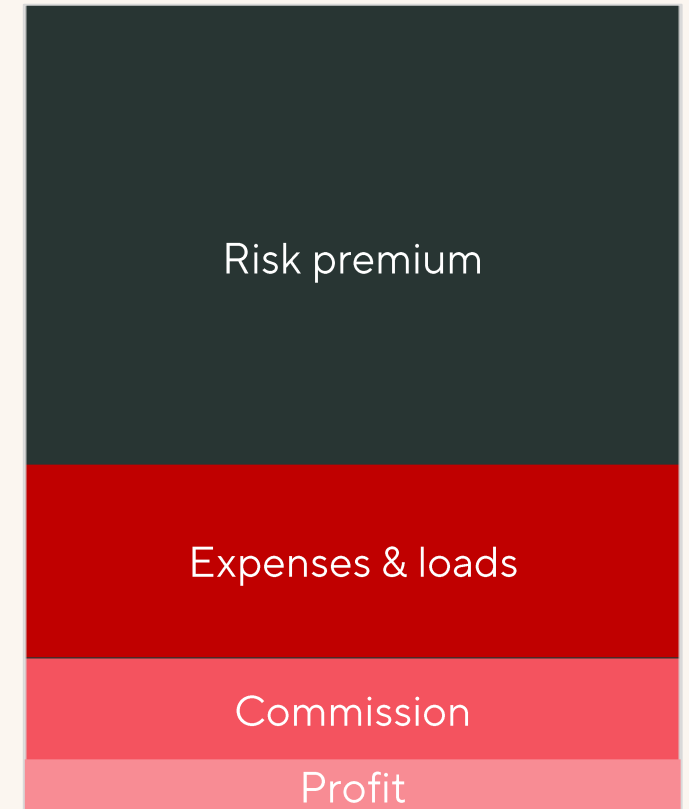
# Underwriting and pricing a fleet risk

**Risk premium:** What we predict future years claims cost to be (inclusive of claims handling) based upon the exposure and claims experience of the risk

**Expenses & loads:** Levies, admin expenses and reinsurance

**Commission:** Percentage of the gross premium that is paid to the broker

**Profit:** Underwriting profit





# Your Specialist Motor Fleet team



**Chris Wilson**  
Head of Fleet &  
Commercial



**Nicky Harttree**  
Product Manager



**Eugene Agoe-  
Ashiakwei**  
Trainee Underwriter



**Stuart Boles**  
Senior Trading  
Underwriter



**Charlie Dickson**  
Senior Underwriter



**Paul Emmett**  
Senior Underwriter



**Sam Glover**  
Underwriter



**Emma Greenwood**  
Underwriter



**Tim Hockey**  
Senior Trading  
Underwriter



**Danny Hughes**  
Underwriter



**Josh Jones**  
Trainee Underwriter



**Dan Kiddier**  
Underwriter



**Dante Legister**  
Trainee Underwriter



**Wendy Margetson**  
Senior Underwriter



**Edd Moore**  
Senior Trading  
Underwriter



**Paul Emmett**  
Senior Underwriter



**Georgia Moss**  
Underwriter



**Steve Nethercoat**  
Senior Trading  
Underwriter



**Ramon Porcel**  
Senior Trading  
Underwriter



**Jude Redman-  
Bennett**  
Underwriter



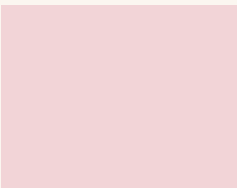
**Georgia Ribi**  
Trainee Underwriter



**Holly Roberts**  
Underwriter



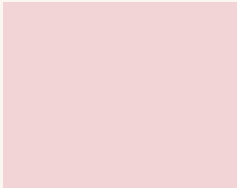
**Karl Sandford**  
Senior Underwriter



**Kevin Smith**  
Regional Trading  
Underwriter



**Theja Vijayaragavan**  
Underwriter



**Paul Waymont**  
Senior Underwriter



**Georgia Wells**  
Underwriter



**Alice White**  
Underwriter



**Claire McShane**  
Marketing & Events  
Manager



# Claims

Getting it right when things go wrong...



# More than just a claims service

Our claims service is as custom-built as our cover. You and your clients can expect an efficient, knowledgeable service at every stage.

- UK based, in-house team
- Nationwide repair network handling standard and specialist vehicles
- 160 expert handlers
- 8 specialist engineers
- Market-leading large loss team
- 5 lawyers
- 24/7/365 claims line

**“Excellent service. Very helpful & made the process easy. Everything was well organised and made a stressful situation better”**



**“All the way through the claims process, your staff have been excellent, sensitive, kind and professional through all communications. I wish to thank you all for providing such a great service in a time of need and difficulty”**



# What are the key drivers of claims inflation?



Replacement  
vehicle cost



Cost of vehicle  
repairs



Credit hire



Cost of injury  
claims

# Counter fraud

Needs a blurb or intro



Technical  
Excellence



Technology &  
Innovation



Data-led  
strategy



The specialist motor insurer

ERS Priority



# Claims Automation

Data ingestion **30<sup>th</sup> June**

AI-powered platform using LLMs to extract and normalise data from new claim notification emails, enabling automated claim creation in ICE.

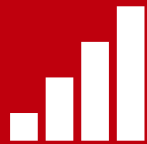
## Key benefits:



Efficiency



Accuracy



Scalability



Data ingestion  
**30<sup>th</sup> June**

ENOL  
**2026**



AR Integration  
**Q4**

Image Capture  
Integration **Q3**



Live Chat  
**2026**

# Thank you

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# Stay in touch!



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