

NTEGRITY TIPS ON GETTING THE BEST FOR YOUR FIRM

1. Start your renewal early - Unexpected requests for additional information from Insurers can then be dealt with avoiding pressure and constructively,
2. Take care over your presentation - The proposal is the means by which Insurers judge your firm and any discrepancies or poorly legible answers add to the time it takes to assess your risk. Insurers often lose interest!
3. Differentiate your firm - In a difficult market take every opportunity to stand out positively. If you hold quality marks like Lexcel you will be well received as Insurers regard this as 'low' risk,
4. Don't select too many brokers. We recommend no more than three as the number of Insurer options is in reality limited,
5. Select specialist brokers with experience and a track record - (most brokers can sell you a policy but fewer can make the policy work for you when needed)
6. Select at least one 'non volume' broker - where your specific needs can be addressed. Volume brokers may spend only a matter of minutes looking at proposals even for substantial practices due to the pressure of having to renew everyone on 1 October,
7. Negotiate a transparent fee rather than commission so that you know what you are paying for. Ask the broker to confirm all service fees or over-riders they may obtain from Insurers in addition to the fee you pay them to assess the overall value of their service,
8. **Approach NTEGRITY to provide you with a quotation!**

WHAT CAN YOU EXPECT FROM NTEGRITY ?

NTEGRITY will deliver the best possible terms for your professional indemnity insurance with:-

- Savings in premiums,
- Discount for Lexcel accreditation,.
- Savings in broker fees,
- Transparent fees,
- Cash flow benefits from instalment payments,
- Supportive committed Insurers,
- Pre-renewal claims analysis to ensure that you are presented to insurers accurately,
- Adaptable programmes to meet the needs of growing firms,
- Other benefits recognizing commitment to practice quality,
- Personalised renewal service,
- Market recognized claims support representing your practice (not insurers).