

# Service Level Agreement

Commercial Premier

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MATHEWS  
COMFORT  
— *est 1851.* —

Mathews Comfort have been associated with the Insurance Industry for over 165 years, our first insurance plan was arranged in 1851. It would be fair to say that outside of London, we would have been at the forefront of Insurance Broking.

With the advent of technology, the modern insurance broking firm is unrecognisable to those early days. The qualities of a successful Insurance Broker are as present today at Mathews Comfort as they were so many years ago.

The key values of our former founders, Trust, Integrity, Service and Commitment to our clients has never changed throughout the years, a key reason why our firm stands successful in the 21st Century.

With these core values in mind, and using the latest technology available to us, it is very clear how Mathews Comfort approaches the broking market, and in turn how we deliver our service to you as our client.

In its simplest form, insurance involves one party (the insured) paying a sum of money (the premium) to another party (the insurer). The insurer takes the risk that in the event of a loss, the insured is compensated. An insurance broker brings the two parties together in the best possible way. As the insured party, you are our client, and we put you at the forefront of this process and the advice we provide. As you might expect, insurance broking is not simple but we have the skills and expertise to ensure your assets are protected in the most appropriate and cost effective way.

As a client of Mathews Comfort, you will expect us to deliver a comprehensive and valued service, in return for the remuneration we receive. This document will outline our Commercial Premier Service Level agreement in more detail and clarify what you can expect from us.

Service is of paramount importance to Mathews Comfort and we never lose sight of the fact you are our client. Service can be delivered in a number of ways, and many brokers will claim to offer an excellent service. Whilst this may be true, we take this one stage further and document exactly what you can expect as our client. This way, you understand our approach to broking, and have clear expectations of us as your broker.

This document outlines our Commercial Premier Service Level.

There are a few key areas to insurance broking and the way we will service your account. You may or may not be involved in each section but to summarise, these broadly fall into the following categories:

- Pre Renewal Programme
- Insurance Placement Programme
- Post Renewal Programme

**Pre Renewal Programme**

This is an important part of our service and ensures we can deliver the best possible solution for you, at a competitive cost, with the correct level of cover.

Typically, this will involve:

Activity	Timeframe
Pre renewal meeting	2 – 3 months before renewal date
Information Fact Find	2 – 3 months before renewal date
Identify Risks	2 – 3 months before renewal date

Once this process has been completed and we understand your requirements for the forthcoming year, our attention turns to the Insurance Placement.

**Insurance Placement Programme**

Following our pre renewal programme, we will have gathered the correct information to approach the market. At this stage, we will be looking to obtain terms from the range of insurers we have at our disposal.

In the majority of cases, the Insurance Placement Programme will involve:

Activity	Timeframe
Prepare proposal for potential insurers	Approx. 6 weeks prior to renewal
Review proposals received	Approx. 4 weeks prior to renewal
Negotiate Terms and Conditions	Approx. 2 to 4 weeks prior to renewal
Present and agree Policy Terms	Approx. 1 to 2 weeks prior to renewal
Place and / or renew Insurances	Prior to renewal

**Post Renewal Programme**

We have now completed a successful renewal programme and you are setup for the coming year. Due to the nature of insurance, it is difficult to know what work will be required over the period.

Initially, we will:

Activity	Timeframe
Issue confirmation of Cover	Prior to Renewal
Issue insurer documentation	Within 2 weeks of renewal (any legal document will be issued prior to renewal)
Statement of Account and Payment	Within timescale defined on broker invoice

As the year progresses, there will be regular communication between Mathews Comfort and your firm. Largely, this will involve changes as and when required, for instance, new assets requiring insurance, claims, acquisitions etc.

We will deal with these efficiently, but it is worth mentioning some more detail on our claims service.

In the event of a claim, we would suggest you get in touch as soon as practically possible. We will provide advice on the claim and manage this accordingly. The extent of our management will depend on the severity of the claim, but this is an element of our service we know our clients value highly. It could be the insurer will take over the process but we will be there to manage your claim, assist and keep you updated as required.

We feel this is an area where you should really value our skills and the advice we provide, but of course we hope that it never happens.

**Other services and points**

In addition to the core services we provide, there are a few notable points to consider.

- Dedicated contacts

You will be allocated a dedicated Account Manager and Account Handler. These individuals will get to know your firm and ensure the service Mathews Comfort aims to deliver is being upheld. Ultimately, we understand that relationships count and communication is one of the cornerstones to a high level of service.

- Client Portal

Mathews Comfort are always keen to embrace new technology. We have a Client Portal available to our customers, which acts as a useful and secure online storage area. The Portal will house insurance documentation and details which are bespoke to each customer.