RSA Schemes
Helping you make the most of specialist opportunities
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Helping you make the most of specialist opportunities

Schemes are an attractive growth opportunity – particularly in areas of untapped or under-exploited potential. A bespoke product for a niche or specialism can give you a unique selling point, and enable you to target a gap in the market to diversify your business or create a new revenue stream.

You have in-depth knowledge of your niche, but schemes are rarely a quick win: they take time to implement, establish and grow. Your scheme needs to be nurtured over the long term to build awareness and interest. And it’s vital to continually review the performance of business being written and fine-tune the proposition to deliver even better outcomes for you and your customers.

That’s why successful schemes start with partnering with the right insurer – one that shares your appetite and ambition to write the risks you’re proposing and puts the customer front and centre. One that will help you develop a compelling, well-supported scheme, and share responsibility fairly to create a thriving, profitable business over the long term.

At RSA, we’re enthusiastic about collaborating with like-minded, progressive brokers and complementing one another’s expertise so we can grow our respective businesses through a meaningful and mutually rewarding partnership.

**Our approach is based on three building blocks:**

- **To give you a distinctive competitive edge**
- **To get you, get your business and what’s important to you**
- **To back you with a partnership that makes the difference**

We have an excellent working relationship with RSA. They are easy to do business with and have a can do attitude when it comes to risks outside our underwriting guidelines.

One of the key points for choosing to work with RSA was their brand: clients know and trust the name.

Gareth Houghton, Claims Manager & Care Team Manager, Bollington Insurance Brokers Limited
Why RSA is your schemes partner of choice...

Dedicated to delegated

We’ve brought together our delegated authority expertise and experience in one dedicated team, structured for quick decision-making, to make it easy for you to work with us and focus on trading.
Why RSA is your schemes partner of choice...

Understanding your story

We'll discover what matters to your customers and your business, understand what you want to achieve from your scheme and our partnership, and determine the most effective way to deliver your ambitions.
Why RSA is your schemes partner of choice...

Excited by growth opportunities

With a very broad appetite and an entrepreneurial mindset, we’ll examine every opportunity on its own merit. We’re open to boosting the winning potential of established schemes or developing ideas for new schemes.
Why RSA is your schemes partner of choice...

A clearly defined journey

Our schemes journey is carefully designed to ensure a smooth implementation with clearly defined roles, responsibilities and expectations, so we start our relationship as we mean to go on.
Why RSA is your schemes partner of choice...

Partnerships that make the difference

Our schemes partnerships are founded on common values, a shared vision and personal relationships. We’re committed to co-creating the environment, tools and processes that are key to developing and growing a mutually rewarding scheme over the long term.
Why RSA is your schemes partner of choice...

Your personal Partnership Manager

You’ll be assigned a Partnership Manager for the lifetime of your scheme, who’ll support your scheme’s progress to ensure its continually evolving.
Visibility and foresight

You’ll benefit from a clear view of projected income and profitability, emerging trends, and recommend actions to grow your scheme.
Why RSA is your schemes partner of choice...

#1 for Commercial Claims

RSA's claims expertise ranges from rapid settlement of lower value claims to complex, major and global claims. Our tailored claims solutions ensure we’ll be there for you and your customers before, when and after a claim happens.
Why RSA is your schemes partner of choice...

We'll ensure your schemes proposition operates in the best interests of your customers and help you understand the oversight and control needed to respond to evolving regulatory requirements.

Operational and compliance excellence

We'll ensure your schemes proposition operates in the best interests of your customers and help you understand the oversight and control needed to respond to evolving regulatory requirements.
Why RSA is your schemes partner of choice...

Access to the best of RSA
We’ll help you make the most of opportunities through access to our wider insurance expertise and resources, including market intelligence, risk management guidance, training and support.
Why RSA is your schemes partner of choice...

A proactive approach to risk management

The smallest details can make the biggest impact.
Our risk consultants will work flexibly with your customers to reduce their risks across the spectrum.
Why RSA is your schemes partner of choice...

With over £300m GWP written through delegated authority partnerships, RSA has the breadth of appetite, schemes experience and the trust brokers place in us to grow their business profitably.

Over £300m GWP*

*Source: RSA 2019 Operational Plan
Whether you’re looking for a forward-thinking insurance partner to take an existing scheme to the next level or you have an idea for a new scheme, we have a particular appetite for opportunities that bear the following hallmarks:

- Medium-sized commercial risks
- GWP > £250k pa or a defined, achievable plan to grow to this size
- Low/medium hazard risks characterised by frequency of losses rather than significant exposure to high severity
- Limited or no exposure to listed buildings
- UK based businesses
- A customer group with clear common characteristics and needs, including a specific trade
- Ability to provide high quality management information that allows us to generate portfolio insight to feed back to the partner
- Opportunity to add value to risk selection and risk management
- Awareness of the increasing significance of conduct risk
- A track record of delivering incremental underwriting action to maintain financial performance

Our risk ‘sweet spots’

We approach every opportunity with an open mind, so there’s no such thing as a ‘typical’ scheme. We currently operate successful schemes in diverse segments ranging from removals firms to town councils. We are particularly interested in opportunities to expand into the artisanal sector, including micro-breweries, boutique distilleries, horticultural nurseries, clothing outlets, costume jewellers, artisan bakers and small heritage museums.

A broad schemes appetite
Risk management: a key differentiator

A proactive approach to risk management is good for your customers’ business and their bottom line. Our Risk Consulting services can give your scheme a crucial competitive advantage. Our risk consultants can work flexibly with your commercial customers to provide practical advice and proportionate, targeted solutions without unnecessary cost or disruption, freeing them to focus on what they do best.

Our Risk Consulting services are scalable for businesses of any size or complexity that are looking to improve resilience, reduce future claims and minimise the costs associated with risk. Our experts can help your customers to understand the likelihood and impact of diverse risks on their operations so they can make informed decisions about any programme adjustments and embed a culture of risk management in their business.

Right-sized, flexible risk management solutions for your customers

We know the smallest details can make the biggest impact, so we can design a number of risk management solutions that are right-sized for your customers’ businesses and risk profiles, including:

- **Risk management surveys**
  for businesses with larger individual policies

- **Online risk assessments**
  with a bespoke questionnaire for your scheme and a dedicated customer portal

- **Telephone consultations**
  to provide cost-effective, convenient support

- **Dedicated account management**
  to ensure a consistent and co-ordinated approach to Risk Management across your scheme

- **Discounts with select risk management partners**
  gain access to specialist products and services at a preferential rate

- **Business continuity services**
  including support, guidance and plan templates

- **Access to RSAred**
  our award-winning* risk engineering online portal providing real-time visibility into risks

- **Risk insights**
  including topical risk bulletins and a wide range of sector-specific risk management guidance

To find out more, visit our [Risk Management page](#).

*Source: Commercial Insurance Awards 2016*
A market-leading claims service

Handling claims quickly and efficiently is the foundation of our commercial insurance business.

From rapid settlement of lower value claims, to more complex claims requiring specialist handling and major claims, our in-house capability and expertise supported by an established global network of claims agents and surveyors is second to none.

For us, delivering on our claims promise is about far more than what happens when a claim is notified. What happens before a claim is made and after it has been resolved is just as important to us – and our customers.

As your partner in protecting your customers, we believe proactive prevention, and limiting recurrence, is the best way to handle claims. We understand that each of your customers is unique and we’ll help you build tailored and flexible claims solutions to ensure the quickest possible recovery from loss.

Why we’re #1 in the UK for commercial claims*

- In-house expertise and close supplier relationships for a faster, more efficient claims service
- Expertise extending across rapid claims settlement of lower value claims to complex, major and global claims
- A holistic relationship with you and your customers – before, when and after a claim happens
- Tailored responses to meet your needs and wants and those of your specialist market

To find out more, visit our Claims page

*Source: RSA Broker Voice 2019 independently conducted by FWD Research

In an increasingly complex landscape, successful insurance scheme partnerships are still largely about relationships. RSA and Caravan Guard have built up a mutual trust where expert-to-expert relationships allow both sides to add value to the benefit of all parties, including the most important part of the mix: our mutual customers.

Ryan Wilby, Managing Director, Caravan Guard
For both new and established schemes, we’re structured for fast decision-making and look for ways to say “yes” to opportunities – but even if it’s a “no”, we’ll do you the courtesy of letting you know quickly.

Our Scheme journey is designed to ensure everything is thought of, catered for and properly addressed, so we start our relationship on the best possible footing. Your dedicated Partnership Manager will keep you updated every step of the way – from where we are in the process and what’s coming next, to what we each need to do before we can start trading – and will continue to support you over the lifetime of our partnership.
Phase 1 - Getting to know you

Qualifying your scheme
We’ll initially evaluate your opportunity from a customer, underwriting and pricing perspective.
Phase 1 - Getting to know you

Determining our fit

We'll establish whether our ambitions and vision are a mutual fit to create a winning partnership.
Phase 1 - Getting to know you

Creating a bespoke proposition

We’ll outline a compelling proposition, tailored to the needs and interests of your niche or specialism, and align commercial terms.
Phase 1 - Getting to know you

A clear view of next steps

You’ll have the outline of a scheme agreed in principle, a good understanding of what it will be like to work with us and what happens next.
Phase 2 - Developing our partnership

Expert-to-expert collaboration
We’ll connect people from our respective businesses who speak the same language – from underwriting and claims to accounting and compliance.
Phase 2 - Developing our partnership

Doing our due diligence

We’ll review underwriting and pricing; data and management information; distribution, conduct and compliance; governance and controls; claims; and complaints handling.
Phase 2 - Developing our partnership

Building a detailed picture
We’ll build a detailed picture of your business and what matters to you and your customers, to identify how we can best support you and overcome any potential obstacles.
Phase 2 - Developing our partnership

We’ll clarify what we both want and need from a partnership to maintain a competitive edge, grow our respective businesses and deliver our strategy over the long term.
Phase 3 - Getting ready for switch-on

Agreeing a plan

Your dedicated Partnership Manager will determine everything that needs to be set up, and agree a timetable and expectations of how the partnership will operate.
Phase 3 - Getting ready for switch-on

Formalising terms
The commercial terms will be translated into a formal legal and commercial agreement, aligned to our shared objectives.
Phase 3 - Getting ready for switch-on

Finalising the details

We’ll finalise the operational processes, data and reporting requirements, and lay the foundation for joint decision-making and problem-solving.
Phase 3 - Getting ready for switch-on

We sign the contract and begin trading – but this is only the start of our partnership.
Phase 4 - Deepening our relationship

Monitoring performance

We'll jointly set and monitor KPIs to ensure the scheme is performing as we both intend it to.
Phase 4 - Deepening our relationship

Adding value
We’ll continuously evolve our understanding of your business and look for ways we can bolster your proposition and competitive advantage.
Phase 4 - Deepening our relationship

Strengthening our partnership
Together we’ll agree annual objectives and proactively review all aspects of the partnership to ensure it’s thriving and productive.
Phase 4 - Deepening our relationship

Looking to the future
We’ll continue to get excited about opportunities to grow the relationship and benefit us both.
Evolving our understanding of your target market and delivering the right offering for your customers

Continuously identifying ways to enhance your proposition and sharpen your competitive edge

Facilitating access to RSA's taskforce of underwriting, claims, and risk and compliance experts as well as our wider value-added resources

Promoting two-way feedback to ensure the partnership is working as we both expect

Addressing any concerns or issues before they escalate into problems

Giving you a clear view of projected income and profitability and actions we can each take to improve them

Keeping you abreast of emerging trends and regulatory changes that affect your market

Helping you demonstrate customer conduct oversight to ensure regulatory compliance

Maintaining financial excellence with robust process controls

Launching your scheme is just the start of our partnership: with RSA, you’re assured of our continued commitment to and support for your scheme over the long haul. Successful partnerships are good for both of us, so you can be confident we will dedicate our time, knowledge, expertise and resources to helping you achieve your business ambitions.

Your dedicated Partnership Manager will continue to support you with the successful day-to-day running of your scheme, so you can focus on trading and delivering stellar customer service. That support typically involves:

As we have grown our business we have seen support from RSA in evolving the reach of our binders and maintaining our market competitiveness. As our clients have diversified, RSA has helped to assess whether the binders are still suitable and if not, to assist with an alternative solution.

We believe that the key to real longevity of a successful partnership is the relationship as this ensures the depth of knowledge and real ownership of the partnership is available to draw upon when needed.

The RSA underwriters we deal with know the sectors they underwrite very well and this complements the knowledge we bring to enable us to deliver a professional and market-leading proposition to our client.

Matt Warden, Area Director, Towergate Insurance
Let’s get this partnership started.

Ready to combine your specialist know-how with our expertise in delivering and sustaining successful, mutually rewarding schemes?

Get in touch with your local RSA representative.