

British Insurance Brokers' Association

Manifesto 2009



BIBA

The best insurance
is a BIBA broker

www.biba.org.uk

Consumer helpline:
0870 950 1790

The British Insurance Brokers' Association (BIBA) is the UK's leading general insurance organisation representing the interests of insurance brokers, intermediaries and their customers.

Insurance brokers and intermediaries provide professional advice to businesses and individuals, playing a key role in the identification, measurement, management, control and transfer of risk. They negotiate appropriate insurance protection tailored to individual needs.

BIBA is the voice of the industry, advising members, the regulators, consumer bodies and other stakeholders on key insurance issues.

BIBA works closely with the Chartered Insurance Institute to provide training to those working in the industry. BIBA also provides unique schemes and facilities, technical advice, guidance on regulation and business support, and is helping to raise – and maintain – industry standards.

BIBA is a signatory to the Climate Wise statement of principles for the insurance industry.

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- BIBA represents 2,400 insurance brokers and intermediaries, including 1,700 FSA authorised firms.
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- Insurance brokers and intermediaries handle around half the value of all UK home, contents, motor, travel, commercial and industrial insurance policies.
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- Insurance brokers and intermediaries distribute nearly two-thirds of all UK general insurance.
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- In 2008, BIBA received more than 40,000 calls to its consumer helpline and 180,000 visitors to its online Find a Broker service.
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- In 2007, UK insurance brokers and intermediaries generated £1.5 billion of invisible earnings.
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- Insurance brokers and intermediaries introduce £22 billion of premium income into London's insurance market every year.
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- BIBA won the best sector representation award at the 2008 Trade Association Forum Awards.
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Insurance brokers and intermediaries are a foundation stone of British economic enterprise.

BIBA's key principles are to promote:

- the interests of insurance brokers, intermediaries, and their **customers** to Government and other stakeholders

- the availability of and **access** to insurance protection

- the understanding and value of **advice** and where it can be obtained

- the value that insurance brokers and intermediaries provide in delivering risk transfer, **risk management** and business continuity for both individuals and businesses.

Campaigning issues

- Access to and availability of insurance
- Business resilience
- Regulation
- UK and Europe
- Motor



The National Assembly for Wales,
Cardiff Bay, Cardiff

“BIBA is the voice of
the industry, advising
members, the
regulators, consumer
bodies and other
stakeholders on key
insurance issues”



Access to and availability of insurance

We believe it is important that individuals and businesses have access to professional advice which will help them choose the most appropriate protection for their individual needs.

While access to the internet may make it easier to buy generic products, there can be no substitute for expert advice and tailored guidance on specific products particularly when many customers experience difficulty obtaining cover without the help of an insurance broker or intermediary.

– **Equality** – BIBA will continue its work with Government to develop the Equality Bill and achieve a fair system for customers of any age, health condition, disability or social background.

– **Affordability** – we will work to promote the availability of affordable insurance products for both personal and business customers.

– **Internet sales** – BIBA will call for the FSA to keep insurance comparison websites under scrutiny and promote best practice to ensure consumers are not treated unfairly or misled.

– **Understanding insurance** – BIBA believes that good advice is an important element in ensuring the correct cover. This is much more than simply providing information. BIBA members will help customers to understand their exposure to risk, the insurance protection that is most suitable for them and will explain the technical details in everyday language.

– **Terrorism cover in Northern Ireland** – BIBA will campaign to make this cover available.

– **Importance of the insurer** – raising the awareness of the importance of the selection of the risk carrier.

It is vital to raise and maintain awareness of the need for businesses to prepare for the potential impacts of a natural disaster or terrorist attack. The Buncefield Oil Depot fire, 7/7 bombings and continued incidents of flooding illustrate the need for all businesses to plan for the unexpected.

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- **Flooding** – BIBA will support the Government's work to deliver the recommendations of the Pitt Review and the Floods and Water Bill to achieve our aim of safeguarding UK properties.
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- **The need for insurance** – BIBA will continue to work with the Government and all stakeholders to promote the importance of insurance protection and business interruption cover, particularly during the economic downturn.
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- **Continuity planning** – BIBA will call for the support of the Government in campaigning for all businesses to set continuity plans in place.
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The Scottish Parliament,
Holyrood, Edinburgh

“Insurance brokers and
intermediaries distribute
nearly two-thirds of all
UK general insurance”



Regulation has a major influence on our sector and BIBA has long campaigned for appropriate levels of regulation for the sector.

BIBA is a strong supporter of the principle of better regulation and will continue to work to achieve this, including efforts to reduce unnecessary, unfair or outdated regulation.

– **Financial Services Compensation Scheme**

– UK insurance brokers and intermediaries can be subject to a levy to contribute towards compensating the customers of failed banks. The UK is the only EU member state where such a practice exists. We believe this to be unfair and will work to seek a review of the funding model.

– **Better regulation** – we will continue to work with the Financial Services Authority (FSA) and HM Treasury and maintain our working relationships with the Financial Ombudsman Service (FOS), Financial Services Compensation Scheme (FSCS), Better Regulation Executive and the FSA's Small Business Practitioner Panel to achieve better, cost-effective regulation.

– **Principle-based regulation**

– we will support Government and regulatory initiatives to develop more appropriate and proportionate regulation in the insurance sector.

– **Level playing field** – working with BIPAR (the European Federation of Insurance Intermediaries) and the WFII (World Federation of Insurance Intermediaries) to achieve a level playing field for brokers both in the UK and in Europe.

In the current competitive and uncertain global economic environment, BIBA will continue to play an active role in helping to safeguard the UK's position as a leading international financial centre by engaging with all relevant parties including the UK Government, European Commission and Parliament.

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- **UK as a financial centre** – BIBA will work with the Government, the FSA and others to promote the interests of the UK insurance broking sector and its customers.
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- **Reform of the insurance market** – BIBA will maintain its focus on seeking positive reform within the market and ensure global competitiveness including working with the Law Commission on the simplification of insurance law.
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BIBA is committed to playing an active role in making our roads safer and improving the ways that drivers can access appropriate motor insurance.

– **Electronic certificates** – to secure the legislative changes required to enable the electronic delivery of motor insurance certificates.

– **Continuous insurance enforcement** – to help reduce levels of uninsured driving by continuing to press for implementation of the new enforcement system as soon as possible.

– **Driver enquiries** – fraudulent and non-disclosure of driving licence information is a significant problem. We are seeking improved access to the DVLA licence database to help verification of details. We are also calling for a fairer pricing structure.

The Northern Ireland Assembly,
Stormont, Belfast

“BIBA works closely
with the Chartered
Insurance Institute
to provide training to
those working in the
industry”



The benefits of dealing with a BIBA broker

BIBA members will treat customers fairly, providing advice and choice on a range of products and services.

Insurance brokers and intermediaries can help to identify, measure, manage and control risk. Where appropriate, this can ensure the transfer of the financial risk from the customer to an insurance carrier, resulting in peace of mind and financial protection for the customer.

All BIBA members will treat customers fairly and work to achieve their best interests.

They will:

- focus on the customer's needs

- make choices clear by advising of the range of products or services they offer

- explain any professional advice they give – clearly and honestly

- make sure the customer understands what is, and is not, covered

- clearly state the costs of the policy – including any fees they may charge

- give clear information and documents – as well as any help needed with the paperwork – to make sure the policy is in place promptly

- explain the support they offer in the event of a claim

- explain the right to cancel.

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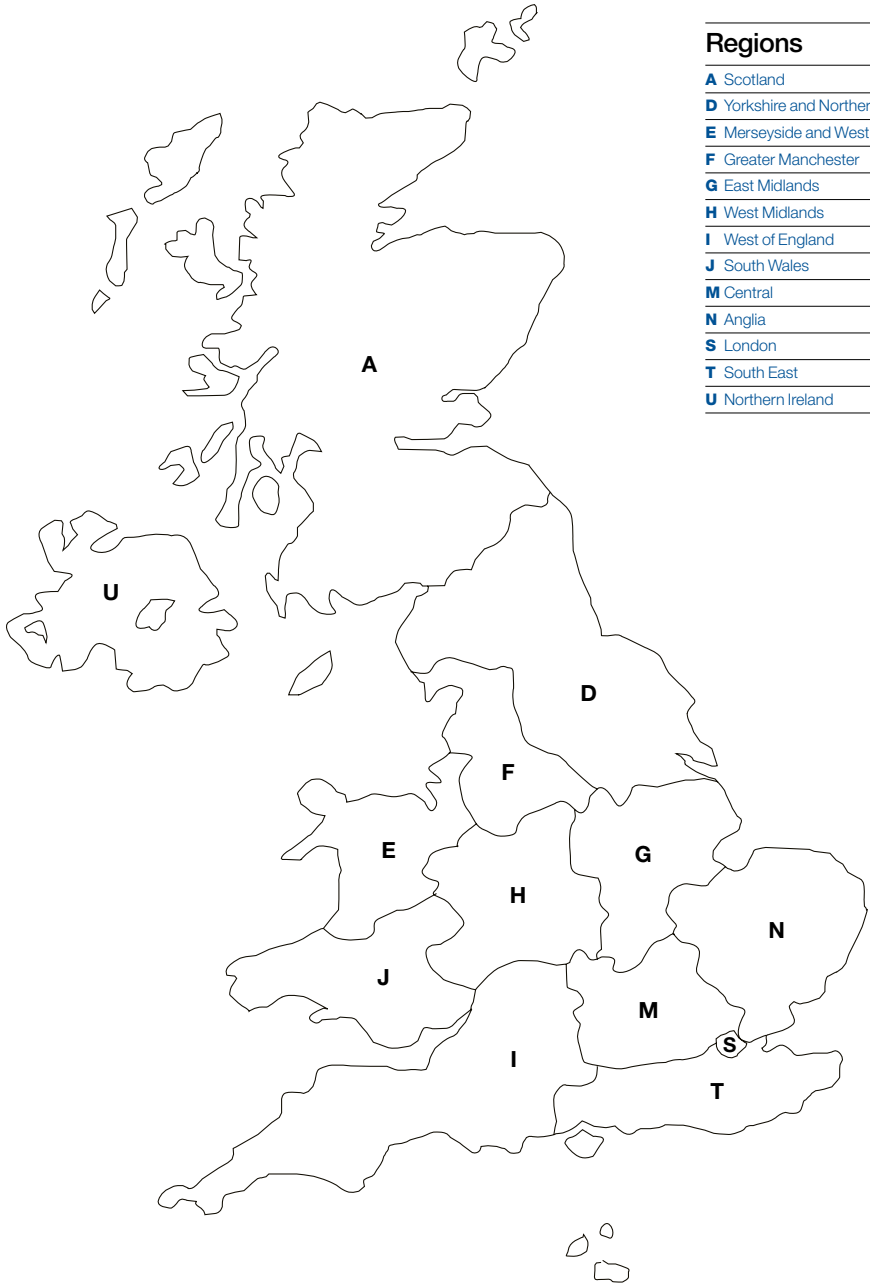
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Regions

- A** Scotland

- D** Yorkshire and Northern

- E** Merseyside and West Cheshire

- F** Greater Manchester

- G** East Midlands

- H** West Midlands

- I** West of England

- J** South Wales

- M** Central

- N** Anglia

- S** London

- T** South East

- U** Northern Ireland

The Houses of Parliament,
Westminster, London

New address from 16 February 2009:

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