

# SaffronNews

ISSUE 01 | July 2007

## The Saffron Story

**Company Directors, David Beswick and Daniel Wardley, made the strategic decision in late 2003 to drive the business forward through the acquisition of selective local brokers.**

The company has grown rapidly over the last four years both organically and through acquisitions into one of the eastern regions largest independently owned brokers. Having recently acquired a well-established local broker, St Neots Insurance Services, it has completed its twelfth acquisition in that period and now employs 50 staff across five offices located in Saffron Walden, Royston, Great Dunmow, Bishops Stortford and St Neots.'

'Saffron Insurance offers a competitive and comprehensive range of general and commercial insurance products. We believe in providing a local, professional and personal service delivered by knowledgeable and friendly staff. We work closely in partnership with our clients and insurance providers and this enables us to offer our clients more competitive premiums, favourable policy terms and enhanced customer service. More importantly, at Saffron Insurance our service goes beyond simply arranging insurance cover. Our aim is to provide advice, guidance and peace of mind to ensure that our clients are entirely satisfied and fully understand their insurance arrangements and keep coming back to us year after year.'



## Customer Research

As part of a strategic marketing review, Saffron Insurance has decided to carry out a customer research exercise. The process will be used to probe, explore and understand the needs, expectations and aspirations of our clients. A sample of both commercial and personal lines customers will be contacted by phone to obtain feedback on the products and service that we offer. The feedback will help us establish what makes us successful, what needs improving and help us set our marketing objectives for the next 2 - 3 years.

## Mystery Shopping Exercise Reinforces Saffron's Enviably Reputation for Service

Mystery shoppers have been used to help establish the level of service being provided by Saffron Insurance to its customer base. The results were extremely positive and will also help focus the development of future training programmes for the benefit of all our customers.

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## NEWS

### In House Direct Debit Facility

Saffron Insurance provides an in-house direct debit facility to enable clients to spread their payments. This is available to all our customers who hold a valid uk bank account. Being an 'in-house' system we can be more flexible with our clients and their financial circumstances so that, for example, payment dates coincide with a particular pay day. Other specific requirements can be considered as appropriate.

## SERVICES

### Personal Insurance

- Motor
- Home
- Travel
- Event
- Caravan & Camping
- Pleasure Craft
- Wedding
- Vehicle Rescue
- Personal Accident & Sickness

### Commercial Insurance

- Commercial & Industrial risks
- Building Contractors Liabilities
- Motor Fleet
- Property Owners
- Professional Indemnity
- Commercial Vehicle
- Employers, Product & Public Liability
- Engineering
- Information Technology

### Silvershield become new windscreen provider

As a broker we are fully aware of how important vehicle windscreens are to our clients and have joined forces with Silvershield windscreens based in St. Ives, Cambridgeshire to provide replacement glass 24 hours a day, 365 days a year. Please use the freephone contact number 0800 587 7895 - quoting reference 'SAFFRON'.

### Saffron Building Services

Saffron Insurance has further improved the service to clients by setting up a new building services company to provide a one-stop claims service. The new venture will be known as Saffron Building Services and will be the first contact for all clients in the event of a household claim or emergency - this new company is contactable on 0844 800 9046.

### Business Retention Figures

We have always prided ourselves on the service we provide our clients and this has been highlighted over the last few years with exceptional retention of business well above the industry average. As well as being able to provide very competitive premiums on all types of insurance the staff at Saffron will always take time to listen and understand the customers needs.



## New Business Team Household & Motor

Our New Business Team has recently been launched to handle all new motor and household enquiries. All enquiries will be dealt with in a swift, efficient and friendly manner by Saffron staff specifically dedicated to the new team.

The New Business Team have many years of experience and will provide access to a variety of markets and schemes to ensure you receive a comprehensive and competitive service.

## Saffron Claims Team

### Saffron Insurance is pleased to be able to offer a full claims service based in the Royston Branch.

Our aim is to offer advice and assistance with all types of claims. We have a dedicated specialist scheme for non fault motor claims who are able to provide a hire vehicle, emergency assistance and the services of solicitors to deal with personal injury claims. This scheme is available

to clients 24 hours a day, 365 days a year. For fault claims, our team at Royston will be able to assist our clients in getting their vehicle back on the road as quickly as possible with the minimum of fuss. Any household claims where estimates or repairs are required have the benefit of Saffron Building Services to lend a hand.



### New Household Legal Policy Incorporating Identity Theft

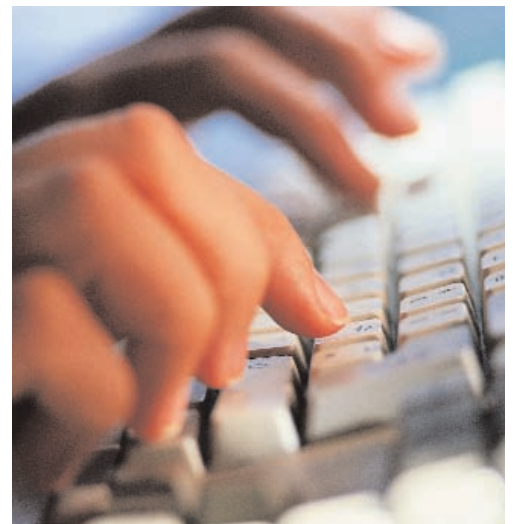
Being aware of the escalating problems that Identity Theft causes to people we are pleased to announce the impending launch of our new Household Legal Policy incorporating an Identity Theft Helpline. This confidential Helpline will give advice on all matters concerning Identity theft and how you go about regaining your identity following a theft.

## SAFFRON BRANDED HOUSEHOLD PRODUCT

### Saffron Insurance are pleased to announce the launch of their bespoke household insurance policy underwritten by Norwich Union.

The policy will provide an automatic building sum insured of £500,000 and contents sum insured of £55,000 to help alleviate the increasingly common problem of under insurance. The policy has many enhanced features and benefits which we believe will benefit our clients.

The policy will have a UK based claims team allocated by Norwich Union especially for Saffron Insurance. Many insurers have moved their claims handling outside of the UK with a detrimental affect on customer service, so we feel that this arrangement will be welcomed.





# Saffron Insurance Launch "Boomerang Tag" Key Protection Policy

Losing your keys is a major inconvenience not to mention security risk, but you can protect yourself from both with a Boomerang-Tag key fob, engraved with your own unique reference number.

For the cost of only £12.00 per year this policy will cover the cost of replacing your keys (house and car), locks and immobilisers. It also covers onward transport and hire car costs if your keys are lost or stolen in transit. Assistance is just one phone call away 24 hours a day, 365 days a year.

There's no excess, no impact on your no-claims discount and no limit to the number of claims up to a maximum of £1,500 in any one year. And the incentive of a £10.00 reward to the finder of your keys means you have up to a 90% chance of recovering them.

## St Neots Merger



St Neots Insurance Services joined Saffron Insurance on the 1st July 2006. This involved a move of premises to a more prominent high street location to maximise public exposure and to enable the business to grow.

Saffron organised and carried out the move with minimal disruption to our clients and ourselves. The new premises

are fitted to a very high standard and provide pleasant conditions for both employees and clients alike. Help was provided to ensure the St Neots branch were fully conversant with Saffron systems and this support is still very much ongoing today. Saffron have at all times welcomed our experience and knowledge of our existing client base and have encouraged any input we feel may improve on the transition.

Becoming part of the Saffron team has created a variety of avenues for the placement of risks that were previously unavailable to the smaller broker. Furthermore Saffron aim to provide a professional and personal service offering competitive and high quality products.

## Acquisition of Broker

On the 1st August the business of Ashcourt Insurance Brokers Limited consolidated its operations within the Saffron Head Office in Saffron Walden. We are pleased to welcome Ashcourt's staff and customers to the Saffron Insurance team.

## Cinematic Experience in Saffron Walden

We are delighted to have provided Saffron Screen, a cinema based at Saffron Walden County High School, with a bespoke insurance policy that has helped them offer a cinematic experience to residents of the town for the first time in many years.

## Commercial Team

Saffron Insurance provides an extensive range of products for the commercial sector and continues to seek new ways of supporting our client base. NIG and Norwich Union consider us to be one of their most important brokers in East Anglia; this combined with access to most of the other major insurers means that we can offer enhanced cover and competitive pricing.

## Launch of New Website

The new look Saffron Insurance website was launched in September 2006 and provides prospective and existing customers with a summary of the products and service that we provide, details of our office network, how to contact us and useful information that will help our customers with their insurance needs.



Visit us at [www.saffroninsurance.co.uk](http://www.saffroninsurance.co.uk)

# SAFFRON PROMOTION

For every new policy taken out with Saffron Insurance, upon production of this newsletter, you will be entitled to a FREE Boomerang-Tag "Key Protection Policy", normally charged at £12!



#### Saffron Walden Office

Castle Chambers  
37 Church Street  
Saffron Walden  
Essex CB10 1JQ  
T: 01799 522293  
F: 01799 521479

#### Royston Office

4 Kneesworth Street  
Royston  
Hertfordshire SG8 5AA  
T: 01763 248711  
F: 01763 244055

#### Great Dunmow Office

'Taylor's Piece'  
9 & 11 Stortford Road  
Great Dunmow  
Essex CM6 1DD  
T: 01371 872223  
F: 01371 876007

#### Bishop's Stortford Office

4 Market Square  
Bishop's Stortford  
Hertfordshire CM23 3UY  
T: 01279 713333  
F: 01279 713344

#### St. Neots Office

1 Cross Keys  
St. Neots  
Cambridgeshire PE19 2AR  
T: 01480 476333  
F: 01480 470337

## JUST FOR FUN

To maintain a close relationship with our staff, Saffron goes to great lengths to organise social events where employees can get together and catch up. "The 2006 Christmas Do" was a great success and almost all the staff attended the bash at the private members club, Reeds, in Norwich. Saffron staff also took the opportunity of presenting Managing Director, David Beswick, with a silver engraved champagne bucket for reaching 20 years of service.

## Saffron Sponsorship

Saffron Insurance is involved with various clubs and organisations in the local community through sponsorship, especially in the sporting community where we have provided substantial payments to the Saffron Walden County High School to provide new rugby shirts.

This is in addition to a three year sponsorship deal for the youth team at the Bishops Stortford Rugby Club and also Biggleswade 'A' rugby team

Saffron Insurance has also provided sponsorship to surrounding local communities, such as the Saffron Skate Park and the Royston Kite Festival.

### Insurance Claim Form Entries

The following quotes are actual examples taken from insured's claim forms!

"The accident happened because I had one eye on the lorry in front, one eye on the pedestrian and the other on the car behind."

"I didn't think the speed limit applied after midnight."

"Windscreen broken. Cause unknown. Probably Voodoo."

"The other car collided with mine without giving warning of its intention."

"The car in front hit the pedestrian but he got up so I hit him again."

"In an attempt to kill a fly, I drove into a telephone pole."

### Word Search - Enter and have the chance to WIN a Case of Wine

Q	Y	B	I	M	A	C	Q	K	R	S	J	N	K	R	X
T	A	S	S	E	N	I	S	U	B	J	X	A	F	J	H
Z	C	X	B	J	A	C	L	A	F	A	H	S	P	A	W
L	I	A	B	I	L	I	T	Y	L	K	A	G	A	S	O
A	O	A	L	M	A	D	A	E	E	A	V	N	H	A	A
Y	I	E	S	A	D	I	A	A	E	Q	I	I	A	F	L
B	O	O	M	E	R	A	N	G	T	A	G	D	L	F	A
X	L	C	J	G	M	D	K	S	G	U	A	L	I	R	I
G	W	T	A	Y	T	I	L	A	U	Q	F	I	N	O	C
A	H	B	R	F	A	Z	W	O	V	R	T	U	V	N	R
P	A	M	R	P	S	E	A	Q	H	I	A	B	Y	P	E
A	C	O	N	T	E	N	T	S	N	S	C	N	A	W	M
G	F	T	S	P	U	D	G	U	U	K	T	A	C	A	M
T	C	O	M	P	E	T	I	T	I	V	E	M	A	E	O
A	T	R	A	V	E	L	O	F	N	V	B	E	Z	A	C

Saffron  
Insurance  
Business  
Motor  
Buildings  
Contents  
Travel  
Commercial  
Fleet  
Liability  
Risk  
Competitive  
Quality  
BoomerangTag  
Gap

Send your entry by post to our Saffron Walden Office or by Fax to 01799 521479

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Email: \_\_\_\_\_

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