



ONE NAME, SAME APPROACH

WE'VE TAKEN THE BRAVE DECISION TO BRING EVERYTHING UNDER ONE NAME

So why ProAktive?

Well, we started with the dictionary definition of proactive; Taking action by causing change and not only reacting to change when it happens.

We like that

Then we have tinkered with the name – ProAktive - partly to make it stand out but mainly as a reminder of our roots in Atkinson Smith.

And those roots are important to us.

For over 30 years our aim has been to provide the highest quality, professional insurance broking and financial planning service to the business sector. By employing the best staff in the business we have always been able to deliver the quality. This has allowed us to grow to become one of the largest and most successful independent businesses in our sector. The challenge has been how to deliver more for our clients so to differentiate ourselves further.

In 2003 that route to differentiation began.

We identified a need in many of our clients for true hands on assistance with Health and Safety. We recognised that by satisfying that need we could also improve the risk and reduce premiums.

And so ProAktive Risk Management was born.

From that point on the evolution has been dramatic with the addition of Fleet Management, Business Continuity Planning, and Employment and HR services.

And to cement it all together we can offer our unique IT system which brings a myriad of benefits to our clients

Now we are truly different;

- We care about our clients;
- We make the effort to understand what matters to them;
- We help to create positive development where needed;
- We use that change to bring the rewards they deserve;
- We have fun doing it:

So we have our own definition of **ProAktive**;

To **Care** enough to want to **Understand** each other so as to create positive **Development** in the knowledge that if it is done well everyone will be Rewarded accordingly

And to have **Fun** doing it

Caring.



Hot weekend

Our account executive Jo Elliott was sitting in a café having a break from her shopping on a Saturday morning when her mobile went off. It was a client in distress whose joinery workshop was in flames.

That same Saturday afternoon our claims manager and a loss adjuster were on site and as the fire brigade were still clearing away, they agreed a course of action which would get the business open again the week after.

The final payment was over £400k but more importantly this action saved the company from financial ruin and protected the jobs of over 60 employees.

WE CARE ABOUT YOUR BUSINESS

Redundant Thinking

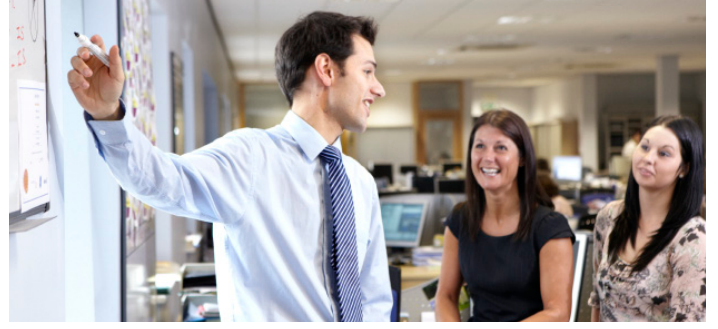
Angela Stancer took a call from a firm of manufacturers which, like a lot of companies in these tough times had to make redundancies.

The MD told Angela that they were about to ask their staff if they wished to take voluntary redundancy and he was just checking with Angela before he sent the letters out.

Angela asked a few questions and established that many of the workforce had been with the company for a long time and were extremely valuable to them. She pointed out that a voluntary redundancy programme brought the risk of losing the best staff and being very costly and put the future of the company in jeopardy.

They talked it through and agreed that they could create fair criteria that eliminated this risk thereby keeping disruption and cost to a minimum. It went very smoothly and the company has managed a very difficult procedure with the minimum disruption.

Understanding.



Get to the root of the problem

Graham Wilkinson was asked to look at the insurance portfolio of a company who were in severe risk of being closed down. Their existing brokers could not place their employers liability insurance with an insurer!

This was a substantial local employer and Graham went to see if we could save the situation.

The problem was simple – too many employee injury claims and no way of defending them because the record keeping was nonexistent.

Enter ProActive Risk Management.

We sent a risk advisor who put together an action plan to put proper systems and procedures in place and then submitted this to insurers who agreed to continue cover provided the client followed the plan. They still wanted a substantial premium - £152,000 – but at least they could keep the doors open.

Happily, the client followed the plan, the claims stopped, the premiums have since reduced to circa £60,000 with a profit share which works well and comfortably covers the cost of the Health and Safety consultancy.

If you **understand** the problem, you can find a solution.

Suppliers won't wait

A new client wanted a quote on their insurance. Not a problem, Jon Whiteley went out to see them.

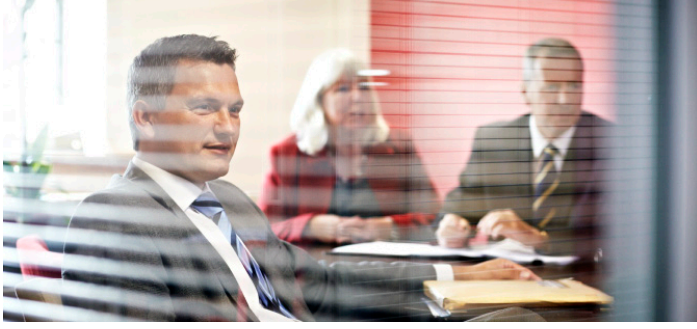
They wanted to hand over the file and for Jon to go away to obtain a price but Jon asked to look round the operation.

The business had one long production line making one type of bakery product for the major supermarkets. When asked about the time needed to replace the production line should it suffer major damage the Finance Director found that it would take about 6 months to manufacture, deliver and commission.

Jon asked whether the likes of ASDA and Sainsbury's would wait this long rather than find an alternative. The FD went green, signed the business across, agreed to an increase in the Business Interruption indemnity period to 24 months and agreed to install a business continuity plan.

It was all sorted and because of the BCP they even reduced their premiums!!

Developing.



Those who claim less pay less

Many businesses go to an enormous amount of trouble to reduce their insurance premiums by obtaining a whole range of quotes from different suppliers.

In reality, excluding the exceptional claim, the amount a business pays in premiums over its lifetime is marginally more than they have claimed.

So if you want to obtain constantly low premiums the secret is;

- Work on the claims; not on the premiums.
- Invest in proper risk management to help to reduce the number and cost of claims and the premiums will take care of themselves.

Cut out the middle men

Did you know that 50% of the costs of liability claims are in respect of payments to claims management companies?

Sometimes it takes something to shock you in to action. In 2002 an employee of a manufacturing client of ours suffered a work place injury and eventually received a payment of £7,200. The total solicitors fees amounted to £72,000!! This galvanised us in to action.

Now, we take action to minimise the payments.

We ask our clients to notify us of every incident as soon as it happens and we spring in to action.

A good example happened when Ian Stephenson called to investigate an incident and the injured employee was at the scene. He had suffered a head injury and it was clear that when a solicitor got hold of the case there would be a substantial payment coupled with at least the same in costs.

Ian contacted the insurers, convinced them of the need to make a settlement and agreed the amounts with all parties. The employee was delighted with the speed and amount of compensation; Insurers were happy to keep costs to a minimum; the client was very pleased that he had a happy employee and not too much damage to his claims experience.

Everyone was happy – well except for the claims management companies..

Rewarding.



Happy ending...

Adrian Boyle, a director of our Financial Services business was referred to a couple who wanted to review their Pensions and Savings plans.

During the course of the advice and discussions, Adrian discovered the lady had suffered from breast cancer three years ago.

Happily she had recovered and like most people was thankful and just wanted to get on with her life. This information however made Adrian delve deeper into her Endowment policy with the Prudential and as he suspected it included Critical Illness cover.

Adrian pursued the matter with Prudential, who agreed to pay the claim even though it was outside their notification period. They also added interest and refunded back premiums to bring the total pay out to £93,000.

This has made a big difference to their lives and naturally they were delighted to have been referred to Atkinson Smith.

Just in the nick of time

Will Palmer was contacted by a gentleman who was near to retirement and needed advice on how to maximise his pension income.

In the discussion Will discovered that his money was in somewhat risky managed funds even though he was only eight months from retirement and he had reached his target fund level.

The same day Will arranged for the money to be switched in to a cash fund to protect it from a stock market fall.

You guessed it; within a few days the stock market plummeted by 16%. The client's money was safe but the fall would have wiped £21,000 from the client's pension.

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BRINGS REAL RESULTS.

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Enjoying.

Playing for charity

Every year, ProAktive sponsor the Doncaster Golf Club charity weekend. Clients are invited to put a team in to the event and it is always over subscribed.

It is a serious golf tournament with a lot of fun around the edges with novelty competitions and an after dinner speaker – all for the benefit of charity.

Everyone has a great time and a lot of money is raised.

This year we gave over £8,000 to deserving local charities.

Great fun for all.

And so to the future

The anecdotes in this newsletter are examples of how we can help to create positive results for our clients when we really get to understand their businesses.

We do care about our clients and we do want to develop relationships that bring rewards for all parties.

And we want to have fun doing it.

These principles have never changed in our business lifetime and they won't change in the future. We are bringing them all together under the one brand to spread the word more effectively.

WE ARE PROAKTIVE