

Marsh Commercial
NIG Property Owners
Summary Guide
July 2021



MARSH
COMMERCIAL



Introduction/Background

- NIG are one of the insurer partners on the Marsh Commercial Property Owners placement facility.
- Following a re-tender in Q2 2021, the facility has been renewed for a period of 3 years running from 1st June 2021 to 31st May 2024
- The facility covers both e-trade, transacted via Acturis software house and regionally traded Property Owners business transacted via NIG regional underwriting centres.
- The facility has an enhanced wording used as the first choice proposition for Marsh Commercial Property Owners business when broker handlers are placing P.O. Business.
- Any Marsh Office that has an agency with NIG have the ability to place business through the facility.
- Each Marsh Commercial Agency is aligned to an NIG Regional branch. Please contact that branch for any help or assistance with regard to the facility.

Access to Marsh Commercial Specific Policy Wordings



Marsh Portal (Document Store)

Documents relating to the facility, including Key Facts Summary are located on a specific page within nig.com.

NIG & Marsh Commercial staff can access via secure gateway as follows:

Login via your browser using the URL:
www.nig.com/marsh-commercial

Then input the following where prompted:
Username: **MarshUser**
Password: **c15nj20**

Commission and Policy Wording

Commission

- A standard level of 38.5% commission applies from June 2021 across the Regionally Traded and E-Trade Property Owners products transacted on this facility.
- 'Net' (0% Commission) policies are allowable and can have a 3.5% administrative commission applied upon agreement with the NIG Underwriter dealing with the Net of commission case.

Case Eligibility

Both E-Trade and Regionally Traded Property Owners business can be transacted on the Marsh Commercial Property Owners facility. Summary definitions of the eligibility for business are as follows:

E-trade

Policies with less than 26 properties within the portfolio. Cases are written online via Acturis Software House.
Where possible cases should be written on an E-Trade basis. Decision of which platform to place rests with the Marsh Commercial handler for the case.

Manual/ Regionally Traded

Any business not via E-Trade to be underwritten by NIG Regional offices around the UK, location of writing branch dependent on the holding Marsh introducing Enterprise Business Unit/ branch/ agency.

Large Cases

Larger cases e.g. Over £100,000 our branches may be supported by the NIG Real Estate team.

New Business Process

- NIG have a wide appetite for risks in the property owners sector and can underwrite a wide range of commercial, residential and mixed property owners portfolios.
- Marsh Commercial branches are requested to place as much facility eligible P.O. business as possible via the Acturis SWH e-traded route. There are of course cases that do not fit this model and these need to be transacted via the regionally traded proposition through NIG branches.
- It is also expected that a proportion of enquiries to NIG branches will be from business initially presented via the e-trade quote fulfilment route (U/Ws based at Peterborough), where it has been decided that a case does not fit the e-traded underwriting risk parameters.
- For regionally traded cases, Marsh Commercial handlers should send risk presentations through to their usual designated NIG branch underwriting contacts for quotation.
- For Manual/ Regionally Traded cases Marsh Commercial need to provide full risk information via a broking presentation to their local NIG Trading Team.
- NIG underwriters will use the specific Marsh Commercial Quote Tool to price the risk, plus tailor any cover amends and extensions as required.

Direct Debits

The NIG Marsh Commercial Property Owners Direct Debit Mandate facility offers the ability for customers to pay via direct debit at an interest rate of 3%.

Renewal Process

- Renewals will be issued as per normal NIG renewal processes.
- Marsh Property Owners wording renewals will be issued each year on the Marsh Property Owners Wording coverage basis.
- Renewal documentation will be provided to the relevant Marsh Commercial offices via the usual NIG e-docs portal in advance of the renewal date.

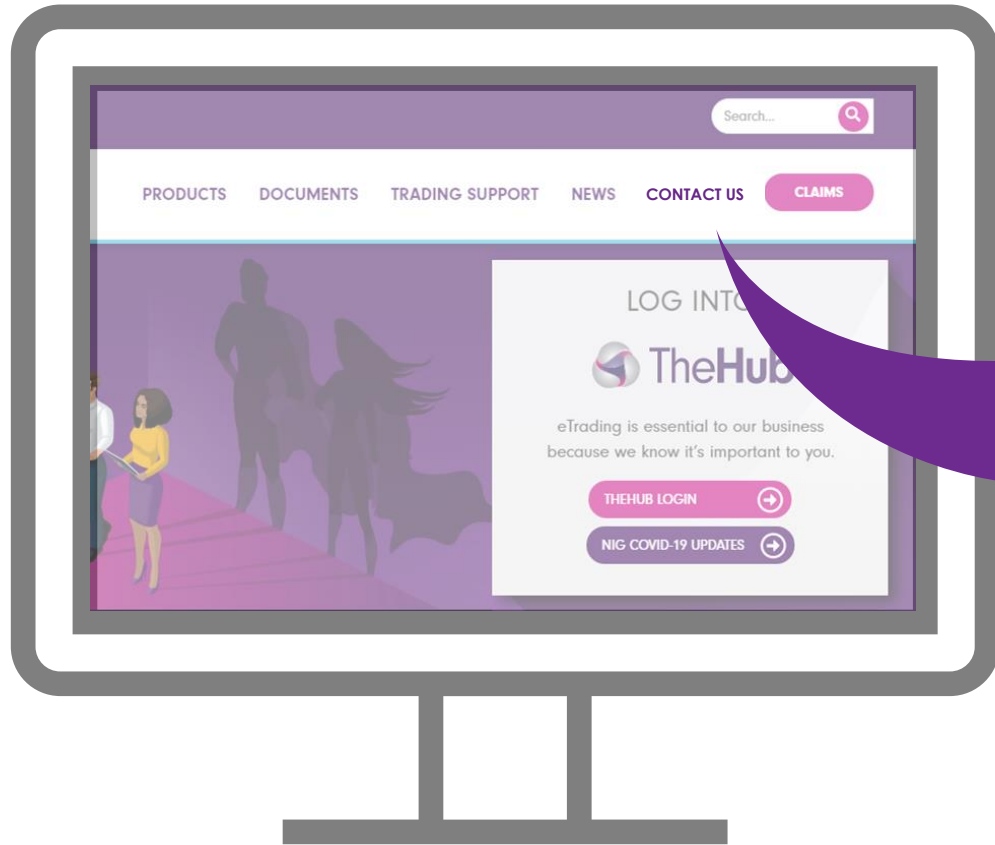
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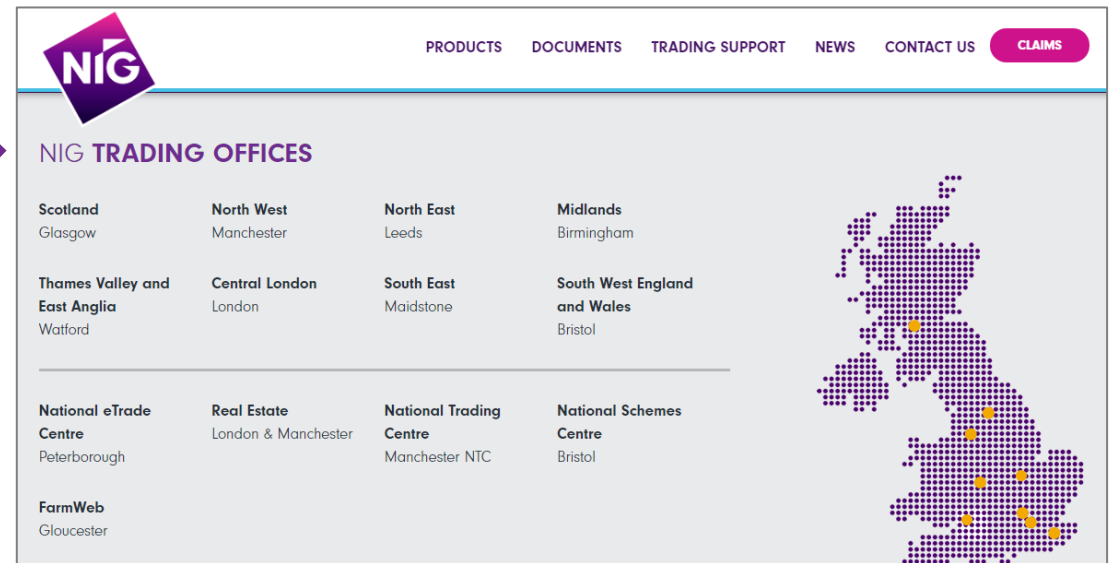
Claims Process

- Dedicated claims handling will provide proactive claims handling to the customer
- Clear lines of escalation into team leaders and operational management
- Flexible approach to reporting new claims via email, telephone or online claims notifications with 24/7 support from adjusters
- Where claims are reported directly by the insured we will advise the broker and keep them up to date throughout the claim
- Payment options available to suit customer preference
- Experienced Large and Complex Loss Team handle all cases over £100k
- Claims relationship team will attend regular claims review meeting and provide supporting Management Information

Contact Us



Then click on the NIG trading office applicable to the Marsh agency in question to access contacts



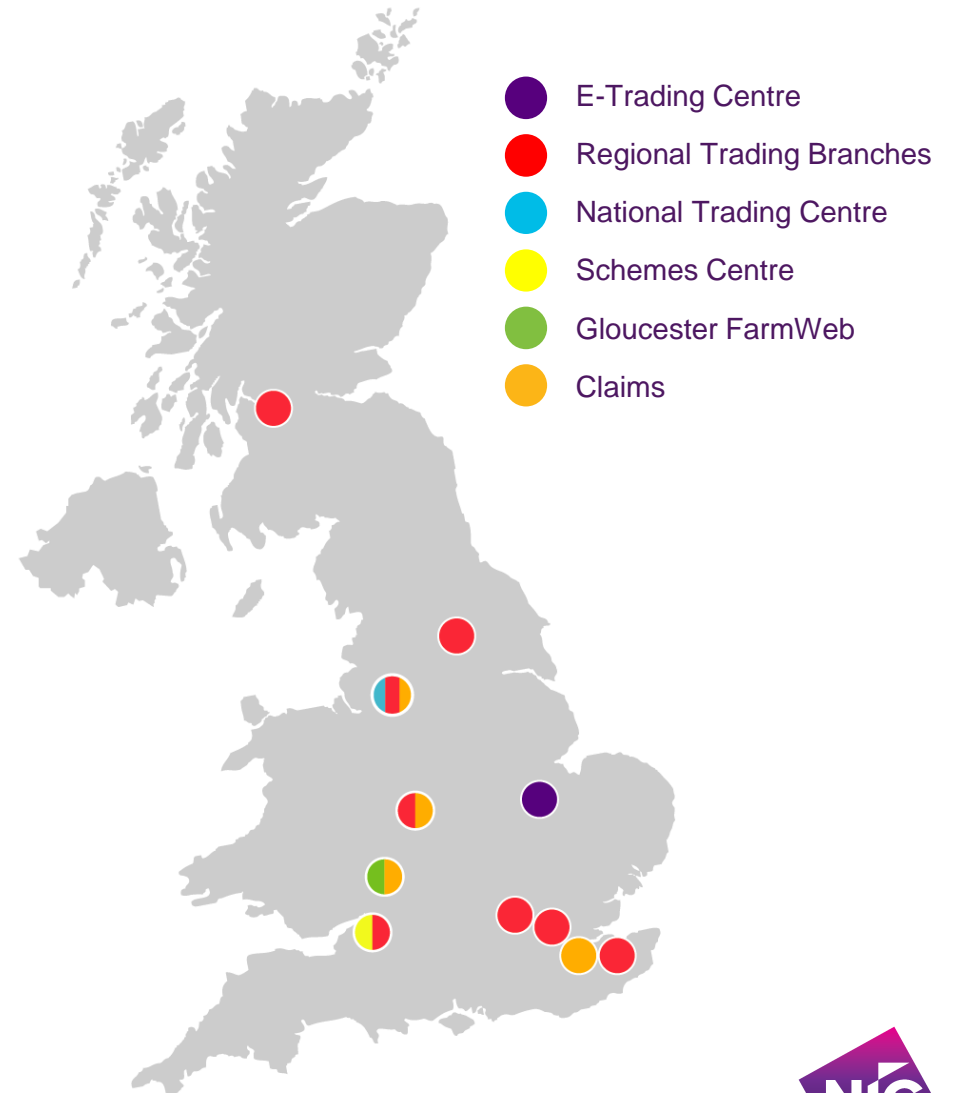
Please go to www.nig.com and click 'Contact Us'

Supporting Marsh with UK coverage

In addition to our Property Owners Facility we have a range of placement options for Marsh Commercial across other product lines.

- We have the national coverage to support Marsh Operations in the Property Owners market across the UK.
- We have a growing account with Marsh and have been steadily building our strategic areas of activity over recent times.
- NIG are a Strategic Partner of Marsh Commercial active across the traded mix of product lines.
- These include:
 - Lead and Follow Lines
 - Regionally Traded including Commercial Combined
 - Motor Trade
 - E-Trade and Enterprise sub £10K Lines (NIG are newly appointed members of the Marsh Plus proposition panel)
 - Motor Fleet
 - Contractors

See www.nig.com for further details.



Moving Forward Together



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