



**countrywidecomplete**<sup>®</sup>  
the complete solution



# Introducing CountrywideComplete

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## **Generating advantages and producing results**

This belief is at the core of our business, helping us become one of the UK's leading networks.

Our premium membership package, CountrywideComplete, strikes this balance perfectly. It gives you further enhanced margins, key partner status with insurers and genuinely exclusive deals.

But that's not all.

We offer CountrywideComplete Members a full broker consultancy approach. That means qualified guidance and practical support from our team of experts whenever you need it, all of which is focused on taking your business where you want it to go.

Take the range of business services immediately put at your disposal. Compliance and HR support and training; Marketing and Finance resource; IT and Learning and Development expertise; it's like having your own virtual head office - but you're calling the shots.

We're here to support, not control. Our overriding aim is to help you become more profitable, using our combined knowledge and expertise to help your business be more successful.

CountrywideComplete gives you the tools to help you take your business to the next level.

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# Insurer products and services

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With CountrywideComplete, you can be sure you're benefitting from some of the best commission levels around. What else would you expect from part of the UK's largest network?

It's not just about market-leading commissions though. We offer CountrywideComplete Members access to a vast range of products and markets – including our own underwriting floor and Lloyd's and London facilities - that have advantages beyond standard insurer offerings.

## **Insurer products**

CountrywideComplete offers access to an extensive panel of personal, commercial and niche insurers providing a product range unmatched by any other network. Many products are 100% exclusive to Countrywide, so you can be sure you're offering your customers something unique.

## **Exclusive facilities**

As a CountrywideComplete Member, you'll gain access to in-house underwriters who can adapt policy wordings to suit a range of commercial and private risks. In addition you'll have a direct line into our fully-accredited Lloyd's and London Market trading facility for particularly specialist risks.

## **Agency management**

We can manage all of your agencies. Our agency management team negotiates every Terms of Business Agreement (TOBA) to ensure it meets all regulatory requirements. We insist each TOBA includes a non-solicitation clause to prohibit insurers from contacting your clients directly, and we'll also conduct due diligence checks on your behalf to make sure you're using financially stable markets.

## **Risk placement**

CountrywideComplete makes placing business that much easier. As ever, it's up to you who you place it with, but we work alongside a hand-picked panel of insurers to guarantee service standards, provide dedicated underwriting teams and deliver an 'open for business' trading mentality.

You can also get risk placing advice from your Business Development Manager and our Broker Support Desk, 24-hour access to both our online Buyers Guide facility, and PowerPlace – an electronic commercial trading platform.

### **Insurer partnerships**

With Countrywide you automatically benefit from favourable agency status with major insurers. Our insurer relations team works alongside our partners, negotiating hard on your behalf to ensure you get the best service and commissions, and your customers get the best products.

### **Scheme and product updates**

The CountrywideComplete Members' website has a dedicated section for each Partner Insurer, and is updated regularly to reflect changes to schemes, products, commissions and insurers. Updates are also published in our regular electronic newsletter, e.Network.

### **Premium finance**

Our deals with leading premium finance houses offer you a more cost-effective way of transacting business. Extra commission income and reduced administrative costs for you, and the option to spread the cost of a policy over the year for your client are just some of the benefits available.



# Broker support

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CountrywideComplete offers comprehensive support for you and your business, allowing you to focus on selling insurance and building relationships with clients.

## **Broker support**

Our Broker Support Executives are experienced insurance professionals, equipped to help answer any questions you may have relating to products, facilities and business services. Whether you have a HR or IT issue, want to get to the bottom of an insurer deal or find a particular market, they're here to help.

## **Business Development Managers**

Each CountrywideComplete Member is assigned a dedicated Business Development Manager (BDM), whose remit is to help you unlock your profit potential. They'll visit regularly to advise, offer support in your insurer relationships, and help you get the most from your membership.

BDMs can help you develop an appropriate placing strategy to help maximise income and profit, and provide guidance on products that will differentiate your business.

## **Member administration**

If a change occurs to your business (eg a change in company status, its directors and partners, or the office location), our Member and Agency Team can make all the necessary notifications and inform all insurers and finance houses on your behalf, making the process as smooth and efficient as possible.

### **Regular communication**

Our electronic newsletter, e.Network, will keep you up-to-date with new products, deals and schemes as well as changes to insurer services, commissions or contact information.

### **Members' website**

The Members' website provides 24/7 access to extensive information on our services, Partner Insurers and commission rates. It contains a library of documentation, ranging from template client letters to a compliance manual, which can be downloaded as and when you need it.

The Members' website also provides access to our online Buyers' Guide, which details potential markets for standard and unusual risks, and a range of archived content including past e.Network articles.

### **Free membership of BIBA**

CountrywideComplete includes free membership of BIBA, which entitles you to attend BIBA conferences and includes a subscription to their publication, The Broker. We'll handle the application and acceptance paperwork, as well as your year-on-year renewals.



# Compliance support

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Our in-house experts can offer you all the support you need to help ease your day-to-day compliance worries, and provide training for your entire team.

## **Dedicated support**

CountrywideComplete Members are assigned a Compliance and Training Consultant (CTC) to provide practical support tailored to your business needs. Based regionally, your dedicated Consultant will visit you regularly and be your first point of contact for any compliance query.

## **Compliance training**

Your CTC can work alongside you to help identify the compliance training needs of each employee. Through a combination of bespoke onsite training sessions and one-to-one coaching with both you and your staff - your CTC will help make sure you satisfy your FSA obligations.

We also pay your licensing fees for BrokerASSESS - an online training package that allows you to monitor the progress of employees and test your FSA competency requirements - and make it available to your entire team.

## **Regular monitoring**

We can provide a tailored monitoring service to help you assess how your business performs against FSA requirements, and provide recommendations for addressing any issues. We can also provide you with a benchmark score to indicate how we believe you are performing against all the different areas of regulation.

You can also request a Mystery Shopper service, where a member of our Compliance team will make live calls to your business posing as a potential customer. They will assess sales, service and compliance standards, uncovering areas where further training may be required.

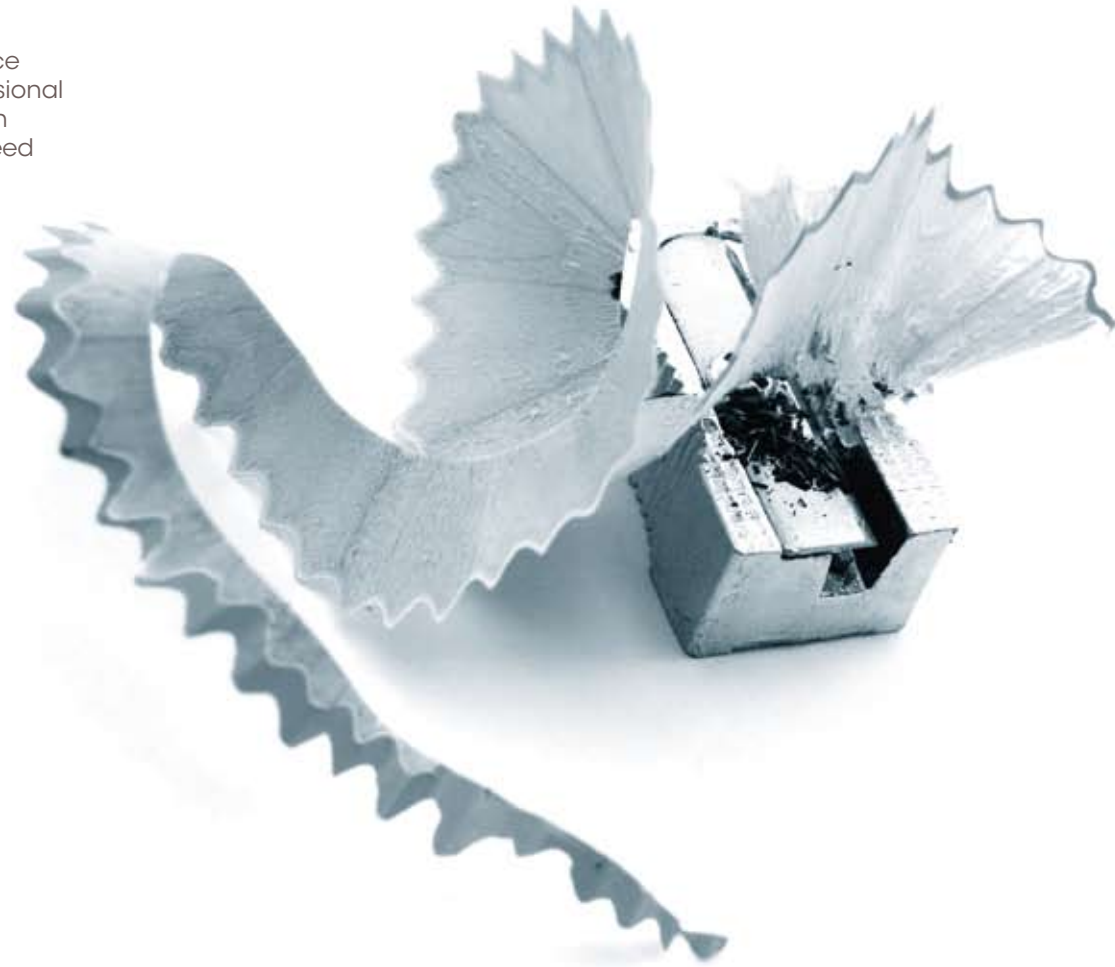
### **Reference materials**

With CountrywideComplete, you'll gain access to a suite of documentation – including our compliance manual – which can be easily downloaded from the Members' website, and tailored to your own business.

We also offer a wide range of templates for client letters and TOBA letters.

### **Newsletter**

CountrywideComplete Members will receive the What's hot? newsletter, which delivers information on the latest compliance and training issues and contributes to your continuing professional development (CPD points). We also keep you up-to-date with Compliance e.Networks on any regulatory changes which need immediate communication.



# Marketing

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Effective marketing of your business can play a key role in helping you win and retain business. CountrywideComplete gives you access to a suite of marketing services including lead generation and full creative resource.

## **Lead generation and appointment making**

We can offer CountrywideComplete Members full campaign support; from identifying attractive target sectors, to designing mailshot materials and following up with telephone calls to generate leads from our database of over two million businesses.

Our telemarketing team can even make appointments with these carefully targeted prospects on your behalf.

We can advise you on suitable campaigns, timings, success factors, and expected success rates - and send you monthly prospect renewal data reports.

## **Corporate identity**

We can design your company logo, brochure, business stationery, advertisements and even your website, whilst our experienced copywriters will find the words that make the difference.

Our PR specialist will help you communicate the right stories: writing press releases and dealing with the press on your behalf to ensure your business projects the right image.

### **Sales materials**

Working closely with our insurer relations team, we can help you promote the products and schemes that are exclusive to Countrywide. You can choose from a comprehensive library of letter and brochure templates for your mailshot, or we can design a bespoke mailer just for you.

Template cross-selling brochures and letters can be tailored to your business' identity to help you maximise income from your existing customer base, and help you stay in touch with lapsed clients - increasing your chances of winning them back.

### **Corporate hospitality**

Free football tickets give you the opportunity to offer fantastic corporate hospitality to your clients at Manchester United FC, Chelsea FC, Tottenham Hotspur FC, and Newcastle United FC (all free tickets are subject to availability).



# HR support

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At the heart of every broking business is the people that work for it. CountrywideComplete offers an enhanced range of HR services to help you develop a productive, motivated team of professionals.

## **Documentation**

Our HR experts can provide generic employment contracts and staff handbook templates, and offer advice on any changes you wish to make to them. If you already have standard documentation, our close relationship with DAS, the legal experts, means we can ask them to review it for you.

The CountrywideComplete Members' website is continuously updated with information relating to recruitment processes and general HR issues, and a range of template documentation that can be downloaded 24 hours a day.

## **Tailored consultancy**

CountrywideComplete Members have access to a bespoke HR consultancy specifically developed for the insurance sector. Advice on the entire employment timeline including recruitment, appraisal, motivation, disciplinary procedures and dismissal are available.

We can also provide qualified guidance on particularly challenging HR issues including redundancy, salary setting, managing absence and psychometric testing. A charge may be applied for some of these services.

## **Learning and development**

Increasing regulatory and commercial pressures have often left brokers struggling to spend time developing and training employees – an essential in such a competitive market.

Our team will deliver learning and personal development programmes that will help you attract, retain and develop your own team through a variety of soft skills workshops focusing on anything from assertiveness, time management and presentation skills through to sales and leadership training.

# IT support

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In a modern insurance environment your IT capabilities and infrastructures can make all the difference. We can deliver the technical support, advice and knowledge that can help you trade more effectively.

## Open GI support

Our team can provide an in-house Open GI support resource for all CountrywideComplete Members. They'll conduct a training needs analysis (should you request it) and provide instant support via the helpdesk, as well as a range of documentation and reference materials.

For an additional fee we can undertake onsite health checks and bespoke training to ensure you're getting the most from your Open GI system. You will also maintain existing access to training and User Groups via Open GI.

## Web building and hosting

CountrywideComplete Members have access to our experienced team of programmers, designers and copywriters who can create a website for your business – tailored to your existing company image.

You won't have to worry about the technical and security considerations either, as we can host your website on our own secure servers for a small annual fee.



# Finance and insurer accounts

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Accountancy services and advice can put additional strain on your overheads – so why not let us help take care of it for you?

## **Client money, commissions and insurer settlements**

Countrywide can receive and hold client money on your behalf, easing your FSA compliance burden and saving you time and resource. And, if you want them to, our finance team will arrange, maintain and reconcile your non-statutory trust client account for you too.

Not only can this reduce your FSA risk status and your reporting requirements, it will also cut your administration workload and the capital resource you're required to hold under FSA guidelines.

## **Credit card facilities**

To offset the charges you may incur when accepting payment by credit or debit card, we've negotiated a facility with NatWest Streamline, including terminal rentals and charges at competitive rates.



# The power behind Countrywide

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We have the power to negotiate long-term deals with the insurers you want to trade with.

Countrywide draws on the shared resource of Countrywide Insurance Management Limited and The Broker Network Limited – the UK's largest and longest-established commercial insurance network.

Through our headquarters in North Yorkshire, our 120 employees – all experts in their particular field – deliver a range of business and insurer services exclusively to our membership. They benefit from our 35 years of combined experience in helping insurance brokers like you become stronger and more profitable.

Our combined GWP now totals well over £800m – and it's growing all the time. That means we have the power to negotiate long-term deals with the insurers you want to trade with. We work with them to create the products you need, and secure the service and commission levels that will take your business to the next level.





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