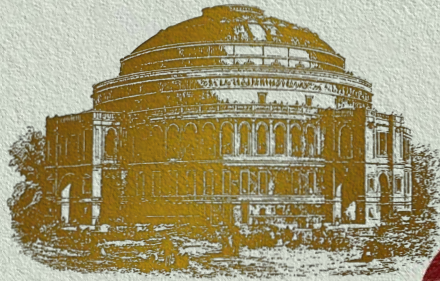


# Welcome home to the British Insurance Awards 2022



6 July 2022  
The Royal Albert Hall  
#BIA2022  
[insuranceawards.com](https://insuranceawards.com)



Insurance **POST**  
**THE BRITISH  
INSURANCE  
AWARDS  
2022**



# A message from our editor

## Customer Care Award

"Park Home Assist have embraced a culture throughout the organisation, where staff were trained to treat customers as they would their grandparents or parents and it shows. Amazing results and testimonials that must be the envy of insurers and brokers throughout the country."

## Personal Lines Broker of the Year

"This is an amazing business operating in a niche market that totally understands its customer base and the challenges and needs they have when it comes to insurance. From its promotion of the Flood Re scheme to its treatment of vulnerable customers,

## Welcome home to the British Insurance Awards



Park Home Assist stood out as the clear winner on so many levels by exemplifying everything that is good about broking in today's market."



Jonathan Swift, director of content, Post





# The Awards

And the winner of the  
Personal Lines Broker of the Year &  
Customer Care Awards goes to:

PARK HOME  
**assist**  
Insurance Services

## WINNER!







## Customer Care Award



Park Home Assist impressed the judges with its thoughtful approach and genuine desire to understand and serve its elderly and vulnerable customer base.

Park Home Assist specialises in insurance for park homes which are often owned by the elderly and those in lower income groups. In the wake of the pandemic, the firm went above and beyond to show care and support for customers.

Many of Park Home Assist's customers can be described as vulnerable. Over three quarters of policyholders are over the UK national retirement age (65) and a majority are single, often due to bereavement. Due to their vulnerability, many of the customers were forced to or chose to isolate during the Covid-19 pandemic, leaving them with limited interaction with others.

These customers often have limited access to the internet, leading to an increased risk of loneliness and with little to occupy them during long days. And, with many suffering from serious and terminal illnesses, isolation provided them with unnecessary time to ponder frightening and serious things occurring in their lives.

Focusing on customers' physical and mental wellbeing, the firm introduced a range of thoughtful initiatives to engage with customers and support them through this difficult period.

To help alleviate customers' potential boredom, Park Home Assist created a 60-page puzzle book containing games such as crosswords and sudoku, which was posted to its clients and its prospect database, prioritising those identified as elderly, single, or likely to be shielding. The firm also invested in new software to provide access to daily puzzles and games for those customers with an online connection.

To help alleviate anxiety, Park Home Assist introduced an optional Home Emergency Cover enhancement to its park home insurance policy which removed the excess and call-out fees in case of an unexpected crisis.

In the spirit of Christmas, the firm also sent out hampers to clients over the age of 95 – as well as those who had recently lost their partners – containing treats that stored well alongside ones that were appropriate for the customer's needs.

Additionally, Park Home Assist sent more than 4000 Christmas cards to clients over the age of 85, all personally signed by the team members they had spoken with throughout the year, ensuring each individual card contained a personal touch to help their customers feel remembered and appreciated.

Park Home Assist promotes a culture that puts people before profit, believing it is the right thing to do, but its reward comes in customer satisfaction and retention. The firm received hundreds of telephone calls in appreciation of its kind gestures and achieved an impressive overall customer retention rate, with most of its customers over the age of 85 renewing their policies in 2021/22 and more than half taking up its Home Emergency Cover.

"A real heartstring-tugger..." said the judges who were moved by Park Home Assist's initiative in considering its audience's needs, and a genuine desire to support this vulnerable community.





## Personal Lines Broker of the Year



This specialist provider won over the judges with impressive care of its most vulnerable clients, its focus on human connection and standout retention rate.

Park Home Assist Insurance Services set out to strengthen its niche offering last year by identifying the risks faced by vulnerable customers and promoting flooding protection to mitigate the impact of any damage on the elderly community.

The firm, which specialises in insurance of park homes and holiday homes, serves customers in residential parks in coastal areas or close to rivers – a serious concern amid worsening weather conditions in the UK in recent years.

Almost 80% of its customers are over the age of 65, with a significant number aged 85 and over – and many bereaved. Giving them even greater peace of mind became a top priority for the business last year.

Park Home Assist Insurance actively promoted Flood Re – the government-backed reinsurance scheme – to provide affordable cover to customers with properties at risk of flooding.

Meanwhile, it aimed to maintain its high retention rate by understanding the pandemic's impact on its most vulnerable clients and offering the most appropriate insurance cover to customers at an affordable price.

The firm stood out among the nominees with its targeted approach to give its elderly customers the best possible service.

First, it used risk analysis to better understand the geographical risk of flooding in locations on a home-by-home basis, leading to more informed underwriting decisions.

Second, it identified more than 2000 homes that previously would have been declined flood cover and examined them to assess the true risk.

Park Home Assist Insurance demonstrated that going above and beyond is part of its culture. In the toughest days of the pandemic, the firm distributed 53,000 copies of a free puzzle book to elderly and vulnerable customers and potential customers.

Furthermore, it sent out a number of Christmas hampers to clients over the age of 95 and others to clients who had told its advisers they had recently been bereaved and were facing Christmas on their own.

The firm boasts notable retention rate for all park home clients, with its strongest retention rate coming from clients with Flood Re cover. It achieved an incredible renewal rate from the most vulnerable clients the business identified during the pandemic, the over 85s.

The judges highlighted the company's reputation for excellent service, with 20% of new business sales last year the direct result of client recommendation.

What's more, a sizable number of park home policyholders opted to take up its new home emergency product, which has reduced the risk of exploitation by rogue traders.

One judge said: "They understand their clients' needs and provide a high-level service."

Other judges praised the firm's growth in a niche market, its treatment of vulnerable customers and the way it has overcome customer profile challenges.



# Q&A

**Broadly, what were you looking to demonstrate to the BIA Judges for your award-winning entries in terms of Park Home Assist's offerings as a whole?**

My wife and I set up the company 17 years ago. Rather than just being an insurance business, we really wanted to have engagement with our customers to effectively provide them a value-added service. That was our [award] submission, and it was clear from the outcome of the awards that we had hit the nail on the head and achieved exactly what we had originally set out to do.

**What does the recognition of the BIA Judges mean for Park Home Assist?**

We see it as a huge endorsement from what is a professional and highly regulated industry. We are a small company in comparison to the many we were in competition with, and it felt like a huge pat on the back to have such massive endorsement given to us. It enabled us to feel that – as a small organisation – we have set the bar for others to try and attain.

**What do you think are the biggest lessons Park Home Assist has learnt over the past 12 to 18 months, and what do you see as the biggest challenges over the horizon?**

For a small organisation, we've had Covid lockdowns – something which none of us ever imagined could happen – technology challenges, as well as diversification in working practices thrown at us. Through planning and organisation at the forefront of our strategies, we were able to achieve exactly what we needed to.

Massive team efforts meant we, alongside our customers, were unaffected by the lockdowns. We achieved this not only from a business perspective, but I believe the industry managed to navigate the turbulent times fantastically as a whole as it really stood up to the challenges.

Going forward, we need to show the industry that we can't be complacent. Whilst we don't know what future challenges will bring, we really need to think of business interruption challenges, how our customers are going to engage in tough times and how we can build on the success of the business by differentiating ourselves from our competitors.

## A Q&A with Park Home Assist Insurance Services' Director, Steve Leech, on their two category wins



**How are you looking to build on your BIA successes this year?**

We are currently trying to identify other ways in which we can provide value-added services to our customers. It's not just a case of answering their insurance needs, but it's about what else we can do for them. For example, during the Covid lockdowns, we engaged with our customers – many of which are vulnerable – that we knew would not be able to speak with others for days on end.

We're looking to build on that and engage with our customers by trying to help them with their mental health issues and find different ways for customers to occupy their day rather than staring at the world going by through their window.

**What qualities do you think Park Home Assist has that makes it stand out as a valued insurance provider?**

I believe it is the total engagement that we have with our customers. The fact that we got it right during lockdown is a huge endorsement of how we understand the marketplace and our customers.

Since the awards, we have received countless emails from policyholders congratulating us on the awards. These personal messages from our customers shows us that we are not just an insurance company for them, but also a valued partner in their life.

The judges really seemed to understand what Park Home Assist is all about, and when they said that we put our customer care ahead of profitability, that's what we have tried to do from the outset.