



The Diligent Retailer™

"Diligence is the mother of good luck"

Benjamin Franklin (1706-90)

Diligence is an old-fashioned word that reflects old-fashioned values. Established in 1995, Insurance Management Group adheres to traditional values: reliability, honesty and the building and maintaining of mutually beneficial business relationships.

The Diligent Retailer™ recognises that prevention is always better than a cure.

The Diligent Retailer™ is an Insurance and Risk Management service tailored to your requirements and reflecting your business' particular circumstances

The Diligent Retailer™ means...

QUALIFIED RISK MANAGEMENT ADVICE

Your Risk Manager will help you classify business risk into insurable and non-insurable categories and assess the current controls. An action plan to help your company implement changes will be discussed with your management team.

PROJECT MANAGEMENT AND IMPLEMENTATION

Your Risk Manager can help you prepare and implement an action plan within realistic timescales.

This support is available throughout the improvement process and can apply to any aspect of risk management considered necessary.

A financial incentive will be made available by the insurance carrier to help you invest in Diligence Risk Management.

The Diligent Retailer™: Key Features and Benefits

BENEFITS OF BEING A DILIGENT RETAILER™

- **Coverage:** A market leading insurance solution for Property and Liability exposures.
- **Security:** Policy is provided by Primary Broker Services.
- **Protection:** Addressing both insurable and non-insurable risk.
- **Compliance:** Every business has to be compliant. Owners and directors face personal accountability if the business fails to meet statutory requirements.
- **Growth:** It is impossible to grow without taking some risk. Reducing those risks is vital and **The Diligent Retailer™** complements the entrepreneurial skill of business owners.
- **Value:** Company value is protected, and maintained, by having a professional Risk Management programme in place.
- **Discounts:** Risk Management funding support and premium discounts available exclusively to **The Diligent Retailer™** clients.

THE DILIGENT RETAILER ALSO OFFERS THESE OPTIONAL EXTENSIONS:

- Directors and Officers Liability
- Employment Practice Liability
- Employee Dishonesty
- Terrorism

Qualifying Criteria

The Diligent Retailer™ is suitable for companies that can demonstrate a commitment to good standards of management and customer and staff safety.



By working with Diligence Risk Management, we were offered significant discounts in our insurance program by our insurer on the understanding that we invested significantly in implementing improvements in our overall risk management. The Diligence Risk Management review highlighted Health & Safety as an area we needed to concentrate on. This has now been reviewed and a new system of managing Health & Safety implemented. This has greatly helped with the documentation and how Health & Safety works in practice throughout the Company. The assistance provided by the Risk Management team has been hands on and practical. Risk Management support continues but at a much reduced level.

We are now benefiting from an ongoing insurance premium discount and better Health & Safety systems within the factory. The ability to comply with legislation also provides our Directors with peace of mind!

David McCormick – Director
John McCormick & Co. Ltd

Primary Broker Services (PBS) is a commercial underwriting agency with a difference. Backed by both Axa and Royal Sun & Alliance we bring a fresh and innovative approach to commercial insurance.

We focus on client care and achieve service beyond the industry norm. In addition our approach to risk is intelligent and flexible. Well managed businesses are looked upon favourably and through The Diligent Retailer™ we will provide incentives for clients to invest in managing and minimizing risk. By doing so we recognise that good risk management brings about benefits to both the customer and the insurer.

The Diligent Retailer™ is a unique offering developed by Insurance Management Group and we are delighted to support it.

Stephen Marshall – Managing Director (Scotland)

REGISTER YOUR INTEREST

To register your interest in The Diligent Retailer™, please either:

- log onto www.thediligentretailer.co.uk
- phone Insurance Management Group on 0141 225 1777
- complete this slip and fax it back to us on 0141 225 1778

Name _____ Position _____

Company Name _____

Address _____

_____ Postcode _____

Telephone No _____ Fax No _____

E-mail _____



