



Introduction to the 3 newsletters below

Gauntlet was a large insurance client that 3 members of the marketing team were working on. Between us, we produced more than a dozen newsletters for every one of their websites. I was responsible for producing newsletters for their email subscribers on their Enterprise website. This was a highly profitable aspect of the business and marketing strategy that I implemented for this client.

Segmentation

I organized customer data into different audience segments and was able to ensure my newsletter marketing strategy had maximum impact.

Informative vs Promotional

By maintaining a careful balance between educational content and promotional advertising, I was able to ensure customer engagement continued to increase steadily over a period of 6 months. I helped to generate a 15% increase in sales from the promotional content in the newsletters and consistently received positive feedback from email subscribers and newsletter readers.

Easy to share

More than 200 subscribers shared the Healthy Meeting Month newsletter I created (example below). I achieved similar successes with some of the other newsletters I created.

This is because all of my newsletters contained:

- Statistics - which added further credibility to the points made within the newsletter
- Share links - I added share buttons near the base of the email and this made it easier for customers to share the newsletter
- Call to action - adding a call to action has been shown to increase signups and product sales. I ensured these were incorporated throughout every newsletter
- Informative news and developments - I was very selective in the news and updates I would write about to ensure that the information was useful and educational
- Research - before creating newsletter content, I would conduct comprehensive research about the target audience, FAQs, response times and trends. This helped to ensure the content I created was as effective and engaging as it can be
- Automation - I would analyse the insights and customer data to determine what times emails should be scheduled to achieve the best possible response and clicks
- Science backed principles - I used my knowledge and industry research on consumer psychology and incorporated this into the content I wrote. This was part of the reason my newsletter marketing strategy was so successful

Below you can see 3 separate examples of the newsletters I created

Healthy Meeting Month

Templates / Healthy Meeting Month / Preview

Summary

Preview

Validation

Tracking

Testing

Preview

HTML

Text-only

Preview As

Un-merged static content

Subject Line

Healthy Meeting Month

Inbox View

Desktop

Send **Inbox Tests** and **Litmus Tests** for a more accurate view of email rendering.



FOOD FOR THOUGHT IN HEALTHY MEETING MONTH

JANUARY HAS BEEN DESIGNATED OUR
'HEALTHY MEETING MONTH':

TIME TO TAKE A GOOD LOOK AT YOUR
VITAL STATISTICS, IF YOU'VE GOT A LOT
ON YOUR PLATE, BUT ARE GETTING
LITTLE OR NOTHING FROM IT.

Gauntlet Healthy Meeting Month is designed to
help you:

- Derive direct benefits from your hard work •
 - Cut out what's bad for your health •
- Work out at home, as you build things up •
 - Acquire a more balanced lifestyle •
- Treat yourself to little (and big) rewards! •



+ Create a Campaign

Options

- Edit Content
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Summary

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- HTML
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Validation

- Junk Mail Filter
- Content & Links
- Sender Health Checks

Tracking

- Link Tagging
- Click Customisation
- Social Sharing

Testing

- Inbox Tests
- Litmus Tests



All of this can be achieved by running your own insurance business in conjunction with Gauntlet Enterprise – the network of choice for true insurance professionals with the talent and contacts to build a vibrant business.

This can happen very quickly after an initial exploratory and chemistry-focused meeting.

**VERY FEW INSURANCE PROS JOG
ON WHEN THEY REALISE WHAT
GAUNTLET ENTERPRISE CAN OFFER**

The start of the year is the perfect time to make a change, so get your diary out and call [Nigel Law](#) on [07774 690436](tel:07774690436) or email nigellaw@gauntletgroup.com

A healthy meeting could kick-start your own new business.

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Gauntlet Enterprise News

[Templates](#) / [Gauntlet Enterprise News](#) / [Preview](#)

Summary

Preview

Validation 1

Tracking

Testing

Preview

HTML

Text-only

Preview As

Un-merged static content

Subject Line

Gauntlet Enterprise News

Inbox View

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Appointed Representative Newsletter

Welcome to the first edition of the Gauntlet Group Newsletter. The aim of the publication is to keep you informed of changes within the Group and the industry as a whole. We are also looking for your feedback on what you would like to see reported on in the upcoming editions.

The newsletter will be produced on a quarterly basis and we hope to have regular contributions from AR's in respect of its contents including an opportunity for editorial pieces. We hope you find the newsletter informative and as mentioned, we welcome your feedback.

Staff Changes

Melissa Farrar left Gauntlet on the 15th of September to go travelling. Melissa was most recently in the role of IT/Project Coordinator but has previously worked as AR Admin Team Leader. We all wish Melissa well in her travels and hope to see her again once her 2 year adventure comes to an end.

We have seen some changes in accounts recently with the addition of Areeba Shabir and Aleesha Shah. Both come with a wealth of accounts experience and have transitioned smoothly into their new roles.

Helen Brown has moved into the role of AR Admin Team Leader and is responsible for the day to day management of the team.

Events - Conference

The annual AR Conference was held in the magnificent city of York on September 7th and it was great to see so many of you there. For those of you that missed out, the day was split into 3 areas; Cookery School, Escape Rooms and Treasure Hunt. The attendees were split into 3 groups consisting of a mix of AR's, Insurers and Gauntlet staff.

Each team had the opportunity to participate in each of the events throughout the day. The cookery school saw the teams split into smaller groups to create

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the day. The cookery school saw the teams split into smaller groups to create dishes from all over the world including Spain, India and Thailand as well as one team making desserts.

In the Escape rooms the teams were again split into smaller groups and were given the task of solving clues and puzzles to escape the room in an hour. This proved too difficult for some but a few of the teams did make it out and are pictured below.



The treasure hunt took the team on a historical tour of York as well as a couple of refreshments stops along the way. The overall winners of the three events were Team Shambles who were judged on their Escape Room attributes, cookery skills and historical knowledge of York.

The day finished with a meal and drinks at Revolution and the frivolities continued way into the early hours with dancing at a popular pop music themed discotheque.

It was great to see so many of you there and I hope those of you who were unable to attend can make it to next years.



Insurer News

Axa enters flight delay market with blockchain-backed cover

By Ben Dyson, 14/9/17, Insurance Times



AXA is the latest entrant into the flight delay market

French insurer AXA has launched fully-automated flight delay cover underpinned by blockchain technology.

The new product, called Fizzy, automatically compensates customers if their flight is delayed by more than two hours.

Fizzy is in the testing phase and currently in use for flights between Paris Charles de Gaulle airport and the US, in either direction.

The company plans to expand the product internationally in the coming months and develop partnerships with airline companies, travel agencies and airports.

AXA is the latest entrant into the flight delay market. Rival insurer Chubb announced last week that it had partnered with Swiss Re to offer an automated flight delay compensation product.

AXA's new product uses Ethereum blockchain technology, developed by Swiss non-profit organisation Ethereum Foundation.

Blockchain is a tamper-proof technology originally developed to record transactions using the Bitcoin cryptocurrency, but is being adapted for wider use.

When the customer buys flight delay insurance, the purchase is recorded on the blockchain. The contract is connected to global air traffic databases, and compensates customers automatically if it detects a delay of more than two hours.

Record repair costs boost motor claims in Q2

Insurance Times 15/9/17



Motor insurers paid out a total of £2bn in claims in the second quarter, fuelled by £1bn vehicle repair bills and higher theft costs according to ABI data published today. The average claim in the second quarter was £2,839 up 6% on the same period last year.

The £1bn bill for vehicle repairs, including third party claims and windscreen damage, was the highest quarterly figure on record, up 3% on the same quarter last year. The average cost of repairing damaged vehicles of policyholders, at £1,770, has risen by 33% over the last four years since the second quarter of 2013.

The ABI blamed increasingly complex technology in new cars and the weaker pound, which has increased the cost of imported spare parts. Theft claims also rose to £68m in the second quarter, up 21% from the same quarter last year. The number of claims, at nearly 13,000, is at its highest quarterly level since early 2013. The rise has partly been fuelled by the increasing use of high-tech devices enabling car thieves to steal cars without forcible entry.

Rob Cummings, Head of Motor and Liability at the ABI, said: "Cost pressures continue to dominate the motor insurance market. Rising repair bills reflect increasing vehicle technology and complexity, but also the availability and cost of some spare parts sourced overseas. We need the best possible Brexit deal to help ensure availability of vehicle parts.

"These figures further highlight why the government needs to act to help relieve unnecessary industry costs. The recent Government announcement to introduce legislation to reform the Discount Rate should help. It is also important that the Government effectively implements their whiplash reforms, and that there are no further hikes in Insurance Premium Tax."

Product of the Month - Cyber



A survey conducted by Willis Re has found that around half of industry practitioners believe that the risk of "silent cyber" exposure will grow over the coming year.

"Silent cyber" exposure refers to "potential cyber-related losses due to silent coverage from insurance policies not specifically designed to cover cyber risk." One hypothetical example is a cyber-attack on an industrial plant's control system that leads to a boiler explosion, causing property damage and business interruption. Another example would be a malware that causes an elevator to fall, resulting in casualties.

Willis Re's silent cyber risk survey asked respondents to "assess the extent to which, over the next 12 months, the cyber aspect of exposure would increase the likelihood of a covered loss." Around half of the participants said that the risk of a silent cyber loss from property or other liability was greater than one in 100. Nearly a quarter of the respondents said that the risk was greater than one in 10.

The survey's results also varied by industry group - IT/utilities/telecom and financial services were seen as higher risk. Although some of the most well-known silent cyber property losses to date have occurred in industrial settings, respondents did not foresee especially high risk for the construction, engineering and industrial, manufacturing and natural resources groupings.

"Buyers of insurance have to consider the exposure that they have in relation to the rising prominence of cyber-related incidents," commented Willis Towers Watson Global Cyber Risk head Anthony Dagostino. "The results of the survey have reinforced the need for a holistic cyber risk insurance strategy and tailored insurance policies to address the risk adequately."

"The degree of concern over silent cyber exposure has confirmed the importance of the existing support we are giving to clients to help them better manage their known and unknown cyber exposures," added Willis Re Global Cyber practice leader Mark Synnott. "Over the last two years, our PRISM-Re modelling tool has allowed us to help underwriters and reinsurance buyers manage their entire cyber portfolio more effectively by identifying contagion risks, monitoring shifts in risk profiles and tracking their risk-adjusted pricing."

"The results of our survey will help us calibrate PRISM-Re to accommodate silent as well as known cyber exposures," Synnott said.

By Lyle Adriano, 11/9/17, Insurance Business UK

Compliance Update

AR Policies and Procedures Manual

The new AR Manual has been produced and can be found in the Shared (L:) Drive, AR Policies and Procedures, Policies and Procedures. There are also numerous appendices which are referred to in the manual which are also stored here. The manual starts with an introductory section to the Group and moves on to cover things such as AR Staff Recruitment, Branding and Marketing and Training. I would encourage you all to read the manual and contact either myself, Glyn Arundale ext. 224 glynarundale@gauntletgroup.com or Paul Coates ext. 229 paulcoates@gauntletgroup.com with any questions or queries you have.

Insurance Act

As The Insurance Act came into effect several months ago, you should all now be accustomed to discussing The Insurance Act with your commercial clients and ensure that they understand the implications of the Act. It should also have affected the way you carry out dialogue with your client and the way information is presented to the insurer.

We have recently audited a significant number of files and it is apparent that only a small number of files have adequately documented what action has been taken by you as a result of the Insurance Act. This does not necessarily mean that you haven't addressed the various items but what it does do, is demonstrate that we have little proof that this is being done.

To assist I have stored the below attachments in the (L:) Drive, Insurance Act

- **Insurance Act Checklist**

For all cases due with effect from the 1st of December 2016 onwards, please can you use the Insurance Act checklist form and ensure that all items are ticked when completed or addressed and signed off/dated at the bottom. The signed checklist form should be placed on the client file and any supporting documentation/proof which is noted in the checklist should also be filed.

- **Gauntlet Insurance Act Customer Guide**

This is a document which briefly summarises The Insurance Act and can be sent to clients when a policy becomes due for renewal / on cover or be used as a visual aid when discussing this with a client face to face.

- **Practical Guidance Tips Presentation**

This is a presentation issued by Willis Towers Watson which highlights some of the key areas around The Insurance Act. This can be sent to clients when a policy becomes due for renewal / on cover or be used as a visual aid when discussing this with a client face to face.

- **Insurance Act Analysis**

Clyde & Co issued an 88 page document which summarises The Insurance Act but then delves into this in greater detail, distinguishing how this impacts coverage for different classes of insurance covers. Although it is not compulsory reading, I recommend that you read through the document when you have some spare time.

In addition to the above/attached information, there is an Insurance Act module on The Aviva Development Zone so if you have any further queries, please read through the material on this.

File Audits

File audits continue to be carried out on a monthly basis and we are seeing a significant improvements in the pass rate since we introduced the 'zero tolerance' approach to auditing in April. The key areas we are still seeing people falling down on are the Initial Meeting/Telephone Notes, Recommendations to the Client and Demands and Needs all being stored on file. If you have any questions or queries regarding the Audits and what is expected, please don't hesitate to contact me.

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Gauntlet Enterprise News - October - v2

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Gauntlet Group Earns Chartered Insurance Broker Status

We recently earned the prestigious title of Chartered Insurance Broker and credit has to go to all members of staff and the board for the work they have put in to achieve this status. The full Insurance Times article can be [read here](#) >



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George Kay, David Bulmer

Jane Hunt, Dave Smith

Ian McCarron



Insurer News

Gauntlet, Chubb Collaboration

In line with our push on the complete sale, we have agreed to move forward in partnership with Chubb Insurance as our preferred supplier for commercial crime insurance. Chubb are market leading, A+ rated, financial lines market who provide a comprehensive all risk cover. They have knowledgeable underwriters experienced in this sector and also have an award winning claims service. [Read more >](#)

Limit	Excess	£ 250,000	£ 500,000	£ 1,000,000
Employees				
0-50	£ 5,000.00	£ 500.00 plus IPT	£ 750.00 plus IPT	£ 1250.00 plus IPT
51-150	£ 5,000.00	£ 625.00 plus IPT	£ 950.00 plus IPT	£ 1,550.00 plus IPT
151-250	£ 5,000.00	£ 750.00 plus IPT	£ 1,200.00 plus IPT	£ 1,875.00 plus IPT

Product of the Month - Cyber - Silent Cyber Exposure

A survey conducted by Willis Re has found that around half of industry practitioners believe that the risk of "silent cyber" exposure will grow over the coming year. [Read more >](#)



Health and Safety News

Health and Safety News

'Gauntlet – a game changer in Golf Club Insurance and Health & Safety'
Gauntlet Golf has more than 20 years' experience of providing insurance and health & safety solutions to the golf club sector. [Read more >](#)

Sales News - Motor

We all know premiums are increasing due to various changes in the insurance market. Prospects will shop around because their premium is increasing, this is not an opportunity to sell them a lower premium, this is an opportunity to showcase everything great about Gauntlet. It provides a platform to explain how we manage risk and add value to motor clients. Price might be the reason they are shopping around, but we should avoid making this the reason why clients move their business to us, there is so much more value Gauntlet can add than that. [Read more >](#)

Compliance Update

AR Policies and Procedures Manual

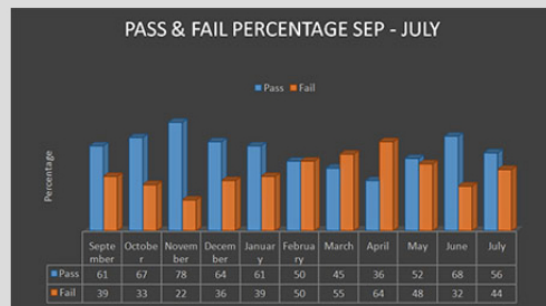
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Training

Watch this space for upcoming event/seminars/webinar from Willis Towers Watson. There are some upcoming Autumn Assembly's being held across the country in October and once further details of this are released we will provide you all with registration instructions. [Read more >](#)

Miscellaneous

There is a free accident management tool which we have been sharing with our direct clients. The application allows your client to recreate an accident for use when submitting a claim. Further details can be found at www.accidentsketch.com.



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