British Insurance Brokers' Association

How BIBA helps your business

One voice

Strength in numbers

www.biba.org.uk | 0844 77 00 266

What our members say

Mel Lyell, E Coleman & Co

“We have been an active member of BIBA for many years and obviously feel that we get an excellent return on our investment.

“BIBA understands and often pre-empts the concerns of the membership, particularly in these days of regulation and mergers, and the facility to discuss individual issues is very beneficial to us.

“Regulation changes have emphasised the need to engage with Government and politicians and BIBA have responded strongly to this need by actively lobbying on our behalf.

“broker ASSESS has proved invaluable to us in providing online training and the facility to electronically record CPD. The in-house training available from BIBA completes the training circle.

“The BIBA schemes are negotiated to provide an edge, particularly for non-network brokers who may not individually have the sway needed with the underwriters to provide competitive products.”

Ian Dickinson, Brunsdon Group

“The Brunsdon Group has been a BIBA member since the 1960s. We are a provincial broker with a 75-year history and feel that, as a trade association, BIBA best represents our needs.

“In my view, BIBA sets itself apart from other trade bodies, upholding traditional values but also doing things in a completely modern idiom, embracing change and utilising technology to get its message across.

“BIBA simply gets better and better. We get so much good technical guidance, particularly when it comes to issues surrounding compliance and it’s so easily accessible through the BIBA website.

“I am also very impressed with the way in which BIBA lobbies Government and the Financial Services Authority, putting the brokers’ view forward.

“The recent announcement that travel insurance products are to fall within the regulatory framework from 2009 is a good example of just how successful BIBA is in this area.

“Members can access valuable insurance schemes. These can really add value to your business. We currently support the BIBA Protect Travel Scheme and receive very high levels of enquiries for this product.

“With ‘One voice’ BIBA makes the difference for brokers.”

Martyn Holman, Group Direct

“Since establishing our first broking office in 2001, Group Direct has experienced phenomenal growth to now become one of the top 50 UK insurance businesses. We were keen to join BIBA to help support the consolidation and future growth of our business and in 2005 we were delighted to become a BIBA member.

“Becoming a BIBA member has delivered massive benefits for each of our four broking offices based across three of the BIBA regions. We are strong advocates of the importance of regional networking and have enjoyed numerous positive experiences from our participation in events across the regions since becoming a member.

“BIBA makes technical advice and a user-friendly online training programme (broker ASSESS) readily available to all Group Direct people and crucially for a young, dynamic business, the wide range of BIBA schemes allow us to provide a solution for all clients where specific expertise is required. With BIBA, Group Direct has the representation we require at the very highest level on key issues with both the regulator and the legislator.

“In short, we at Group Direct see huge value in being members of BIBA, both through the collective strength of the membership and the power of the BIBA machine.”

BIBA Monthly Activity Calendar 2007

JANUARY

- **Nine regulatory bulletins issued to members updating them on topics including: TCF, industry guidance, the EU competition inquiry into business insurance and the regulation of claims management services**
- The FSA recognises industry's solution to contract certainty, following input from BIBA
- **ClubPM scheme launched**
- *BIBA Compliance Manual* update issued
- **2007 spring regional training programme launched**
- Guidance issued on Green Cards for Bulgaria and Romania
- **FSA presentation to CEOs of Lloyd's brokers**
- BIBA attended the FSA's quarterly trade association meeting on fraud and money laundering
- **Market reform – vision issued**
- BIPAR – survey of IMD implementation in all member states issued
- **Contract certainty legacy guidance issued**
- EU competition enquiry – report published.

FEBRUARY

- **Four regulatory bulletins issued to members updating them on topics including: firms' online system changes and advice on FSCS fees and levies for 2007/2008**
- BIBA called for FSA regulation of travel agents in response to HM Treasury's review
- **Media and political campaign launched to encourage small and medium-sized enterprises to review business continuity, and promote BIBA members**
- BIBA Caravan scheme launched
- **Self service portal launched to allow membership details to be controlled online and control new business leads**
- BIBA interviewed on BBC1 *Watchdog* regarding Treasury travel insurance review
- **Meetings held with numerous MPs, Government departments and ministers to discuss business resilience and raise BIBA's profile**
- Theresa Villiers, Shadow Chief Secretary to the Treasury, met for lunch with the BIBA board to discuss issues affecting brokers.

MARCH

- **Ten regulatory bulletins issued, updating members on topics including: FSA's consultation paper 07/4 on training and competence, the impact of goodwill on regulatory capital for brokers, client money, and the FSA's review of the *Insurance Conduct of Business Source Book***
- BIBA responded to the Competition Commission's inquiry into the sale of PPI
- **Advice issued on binding authorities held with overseas insurers**
- Guidance issued on FSA client money thematic review findings
- **BIBA formally responded to HM Treasury's consultation paper on the deregulation of freight forwarding insurance**
- The Department for Transport responded to BIBA calls and launched consultation into electronic delivery of motor certificates
- **BIBA met with *The Financial Times***
- Electronic claims file presentations.

JULY

- **Advice issued on Fifth EU Motor Insurance Directive**
- Thirteen regulatory bulletins issued, updating members on topics including: the FSA's thematic review of appointed representatives, complaints handling, T&C, and the retail distribution review
- **Contract certainty guidelines issued**
- Members informed of the FSA's proposals for ICOB reform in CP07/11
- **Members invited to give feedback on *FSA Handbook* accessibility project**
- Members advised of FSA issuing Treating Customers Fairly (TCF) provider and distributor guidance
- **Members informed that FSA has published a guide to assist firms in developing management information to demonstrate that they are treating their customers fairly**
- BIBA announced that all regional training undertaken will be rebranding as CII's 'Broker Academy'
- **BIBA responded to the Home Office on statutory charges for removal storage and disposal of vehicles**
- BIBA met with national, regional, broadcast and trade journalists at annual awards ceremony.

AUGUST

- **Four regulatory bulletins issued, updating members on topics including: the FSA's proposals to streamline regulatory reporting, goodwill, and BIBA's response to industry guidance proposals**
- Joint BIBA/ABI meeting to reduce the industry's exposure to fraud
- **BIBA slammed announcements from insurers that property premiums will increase by 10 per cent following the floods this summer**
- BIBA responded to HM Treasury on the publication of data associated with the use of gender in the assessment of insurance risk consultation
- **BIBA interviewed on Sky News TV, BBC One Show, BBC Radio Five Live and in *The Financial Times*, *The Guardian*, *Sunday Express*, *Daily Mail*, *The Times*, *Daily Express* and *Independent on Sunday***
- Online 'Find a Broker' received more than 7,000 visits from consumers looking for an insurance broker
- **BIBA consumer helpline received more than 4,000 calls from consumers searching for a broker.**

SEPTEMBER

- **Six regulatory bulletins issued to members including a highly critical response to the FSA's proposed changes to its Insurance Conduct of Business rules**
- BIBA Motor Panel met with VSIB
- **BIBA responded to HM Treasury's *Travel Insurance Review – Next Steps***
- *The BIBA Guide to TCF Management Information* is issued to members
- **BIBA responds, on behalf of members, to the FSA's consultation paper CP07/11 – *Insurance selling and administration***
- Medical malpractice scheme launched
- **BIBA responded to Department for Environment, Food and Rural Affairs (defra) on flooding consultation**
- BIBA responded to the Department for Work and Pensions consultation on certain provisions within the EL
- **Private medical insurance focus group formed**
- Summary of EU competition report published
- **BIBA met with the Department for Transport and DVLA on motor certificates and new uninsured driving enforcement agency.**

APRIL

- **Seven regulatory updates issued to members on topics including: funding arrangements and the FOS**
- BIBA told FSA that greater transparency for commercial customers can be achieved by the market and we do not need regulatory intervention
- **Crisis control scheme launched for members**
- BIBA responded, on behalf of membership, to the Department for Transport's consultation on the minimum levels of motor insurance cover
- **BIBA interviewed on BBC1 *Watchdog* regarding insurance claims**
- BIBA met with HM Treasury to discuss travel insurance review
- **broker ASSESS integrated AXA Campus users and added 200 new learning modules**
- FSA regulation update seminars.

MAY

- **Largest-ever BIBA conference held in London**
- Fourteen regulatory bulletins issued updating members on topics including: further assistance on goodwill, financial promotions, insurance fraud, and more on doing business with overseas insurers
- **BIBA responds to the Department for Transport's consultation on international cooperation on driving disqualifications**
- Members advised on data protection issues
- **Valuation scheme launched**
- BIBA's schemes launched on imarket
- **Insurer financial strength ratings service launched**
- Professional indemnity claims and notification advisory service launched
- **BIBA responded to DLVA consultation on new fee structure for driver enquiries**
- BIPAR Second European Forum
- **Comments submitted to FSA on FSCS proposals.**

JUNE

- **BIBA responded to DfT consultation on allowing electronic insurance certificates**
- Five regulatory bulletins issued, updating members on topics including: progress on the FSA's forensic review of commission disclosure and deregulation of freight forwarding insurance
- **Market reform contract published**
- Following lobbying from BIBA, HM Treasury announces the extension of the scope of FSA regulation to include the selling of travel insurance alongside a holiday
- **BIBA regulatory working party meeting held to discuss issues affecting members**
- BIBA criticised the FSA's long consultation paper proposing amendments to its Insurance Conduct of Business rules
- **London training programme published with competitive rates for members**
- BIBA works with the Motor Insurers' Bureau to raise awareness of Motor Insurance Database issues
- ***BIPAR Annual Report* published summarising EU developments**
- Revised *Contract Certainty Code of Practice* published.

OCTOBER

- **BIBA regulatory working party meeting held**
- 2008 conference theme announced as 'Influencing tomorrow' – Glasgow, SECC 30 April – 2 May
- **Yorkshire and Northern region held regional conference for local members**
- New monthly email bulletin service launched
- **BIBA commissioned research into aggregator website market**
- BIBA met with the Law Commission to put forward views on the insurance contract law reform consultation paper that they have published
- **BIBA discussed with the FSA re: TCF and the challenges of the next 18 months**
- Meeting with Serious Organised Crime Agency to discuss ways of increasing awareness about money laundering among membership
- **BIBA chaired *Professional Broking* roadshows.**

NOVEMBER

- **The winter edition of *the broker* magazine issued to members**
- BIBA Scotland held regional conference for local members
- ***BIBA Manifesto* launched**
- BIBA met consultative group on integrated regulatory reporting group
- **BIBA travelled round the country consulting on training agenda for next year**
- Online 'Find a Broker' has nearly 8,000 consumers looking for a broker
- **BIBA held first regional meeting on management information and TCF**
- BIBA launched flagship holiday travel policy.

Some benefits of BIBA membership…

Being a not-for-profit organisation, BIBA always puts the needs and aspirations of its members first. BIBA's board consists entirely of practising brokers and intermediaries, both large and small, who ensure that the Association is run for the benefit of its membership. Here are some of the benefits of becoming a BIBA member:

High level representation

BIBA maintains high-level links with the Government, the ABI, the major insurers and all senior organisations in the financial sector. In partnership with these leading bodies, and to the benefit of all brokers and intermediaries, we have worked closely with the FSA to help ensure a fair, equitable and workable regulatory regime for the broking industry.

Technical help and compliance assistance

BIBA's technical services department helps members with a wide range of queries including advice on **technical matters, compliance issues** and **dispute resolution problems. Whatever the question, help and advice is only a phone call away**. The BIBA Compliance Initiative regularly takes to the road helping members by holding compliance workshops and training sessions and **our regional compliance forums provide members with the opportunity to gather valuable information and exchange views.**

broker ASSESS

Our online learning and assessment system developed jointly with the CII. broker ASSESS offers complete support on training and competency matters and provides the vital evidence that these issues have been addressed. broker ASSESS can be used as both an e-learning training system or a competency assessment system.

Training and setting industry standards

Every year we train more than 2,000 delegates in a variety of subjects, including compliance programmes. Events are held at different locations throughout the UK and all carry the requisite CPD points as evidence of continuous professional development. We continue to work closely in partnership with the Chartered Insurance Institute to promote best practice and devise industry standards. BIBA is a full partner with the CII and working alongside each other within the Broker Academy.

Schemes and facilities

BIBA has a range of around 30 exclusive products and schemes available only to members, ranging from an award-winning travel scheme to a bespoke members' PI insurance scheme.

Information

BIBA provides its membership with the latest information and advice on the widest range of topical insurance subjects. The members' only section of our website currently has member bulletins on all relevant insurance subjects or topics.

Regional structure

Being a strongly democratic organisation, BIBA is proud of its 12 regional committees UK-wide. Each committee provides a focal point for issues of the day and gives you the chance to network with other professionals in your own area.

BIBA conference

Our annual conference is recognised as the networking event of the year and attracts over 3,000 attendees. **Registration is free for all BIBA members.**

Member referrals

Every year 60,000 consumers contact BIBA seeking insurance advice and all these referrals are passed on to our members.

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