C&C's NEW CHAPTER


Malcolm Cooke

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WITH THEIR main office firmly based in Stockport, C&C Insurance Brokers are a company who do not stagnate. Led by MD, Malcolm Cooke, the business continues to expand and adapt to the needs of its clients in this evolving marketplace.

Malcolm comments: "There is always a demand for insurance, whether it is a multimillion commercial business, an SME or simply your own family's personal insurances. At C&C we meet those demands in a professional manner, ensuring that we fully understand our clients' needs at all times."

C&C Healthcare

Taking stock of the current and future insurance marketplace, there is more emphasis on employers to look after their employees. Quick to react to this demand, C&C has recently broadened its scope of client offerings by launching C&C Healthcare Limited. The new venture now affords existing and new clients access to health protection policies, such as private medical insurance, cash plans, dental insurance, health screens and occupational health products. Alongside the Healthcare offering, C&C will also be advising on group death in service, group income protection, group critical illness and key person covers.

Over six million people enjoy the protection of health-related policies in the UK. Individuals and businesses alike are recognising the importance of protecting themselves to ensure that treatment is received as quickly as possible; as the waiting times under the NHS can often be long and uncomfortable. It has been reported by the Care Quality Commission that treatment provided by hospitals and GPs is so dangerously variable that poor care kills up to 10,000 patients a year.



In addition, a report by Cancer Research UK has identified that almost half of people who get cancer are diagnosed late, which makes treatment less likely to succeed and reduces the chance of survival. Despite these staggering facts, the NHS is battling to reduce costs. In 2013, a target was set to save £20 billion by 2015. This cost-cutting is not unsurprisingly affecting frontline services and, as a direct consequence, the general public's health and wellbeing.

Private healthcare ensures minimal disruption, both personally and professionally, while creating a greater chance of a speedy and full recovery. Unfortunately, the control we have over our health is somewhat limited. However, private healthcare provides the ability to exert some control by offering prompt treatment, with consultants and hospitals of choice, giving the reassurance of time to discuss every aspect of a condition and subsequent treatment plan.

C&C Healthcare's philosophy is simple: to maintain the personal touch. Health insurance is a highly emotive topic. The newly recruited specialist team has many years of experience and believes one size does not fit all, so will ensure each recommendation is personalised and highly professional. C&C Healthcare is confident it will add value to client relationships and will further expand the brand offering.

Transport, haulage & logistics

C&C have secured an extension to a further three-year contract with the Road Haulage Association (RHA) as the preferred supplier of insurance services to the RHA's 6,000-plus membership. This is a major achievement and is thanks to a skilled workforce, dedicated team and the ability to achieve competitive premiums for members. The RHA had no hesitation when it came to a review of the contract and extended the term until 2017.



MAN | Financial Services

C&C CONTINUES TO WELCOME CUSTOMERS INTO THE OFFICE FOR HELP AND ADVICE WITH THEIR PERSONAL INSURANCE REQUIREMENTS, PROVIDING A VITAL SERVICE TO THE COMMUNITY.

MAN Finance has also appointed C&C as its preferred insurance supplier. MAN Finance approached C&C as it was seeking an expert insurance broker that understood the complexities of the UK transport, haulage & logistics sector. A bespoke and highly competitive package has been designed so MAN Finance can now offer industry-specialised vehicle insurance and even more added value to MAN customers when they purchase vehicles via MAN Finance. This is a superb endorsement for C&C and another coup for a Stockport-based business.

Commercial

While transport, haulage & logistics is a long-standing specialism of C&C, the Commercial Division remains an extremely important area of the business, looking after the insurance needs of a wide range of clients from small local businesses to large national corporations, including a number with overseas subsidiaries. These clients cover a diverse range of sectors from manufacturing, science & technology, wholesale & retail, construction, waste management, the motor trade and leisure & hospitality. The team includes a specialist in each of these fields with a wealth of knowledge and experience.

While each of these sectors has its own unique insurance requirements, all businesses face the same day-to-day risk management challenges. Therefore, in addition to advising clients on their insurances, and to respond to these challenges, C&C also has an in-house Risk Management team providing practical support and advice on health and safety.

Modern new office for Personal Lines

As C&C continues to grow, it has acquired additional new premises on Compstall Road in Romiley. Taking up residence in the newly refurbished and modern office is the Personal Lines and High Net Worth department, who continue to go from strength to strength. Offering all personal insurances, including motor and household policies, C&C is widening its specialisms to include large standard construction, adverse history such as multiple claims, renovation projects, professional sports people, large jewellery schedules and individuals with substantial disposable income who will have more in depth insurance requirements whether this be overseas holiday homes or private yachts.

While C&C began life as a commercial insurance broker, the personal lines element has grown into a large and integral part of the business. They offer a highly bespoke service, which may involve a visit to a client's home, business or, if preferred, a visit to the office to review insurance requirements. On understanding a client's requirements, an executive is able to conduct a review of the insurance market to find the solution that best meets the client's needs, at a competitive premium.

This service is further enhanced by the provision of an in-house claims service. All claims are handled by the department, ensuring that the client always has somebody who fully understands their risk working on their behalf.

As a community-based insurance broker, C&C continues to welcome customers into the office for help and advice with their personal insurance requirements, providing a vital service to the community.

C&C INSURANCE BROKERS