



# Holburn Insurance Brokers

## Information Update

April 2010



Financial Intermediaries Association  
of Southern Africa

In this edition of Information Update, we deal with changing market conditions, some of which could be problematic for Insurance Brokers here in Kwa Zulu Natal, but which is also opening up great opportunities for other Enterprises, who have previously been overshadowed by the Insurance Giants.

Whereas most financial institutions are centralising in Gauteng, we, at Holburn, believe that local knowledge, history and experience is required to provide clients with the best risk management and customer service possible. We do not feel that the relocation of these Insurance Companies would necessarily be mutually beneficial. We prefer to interact closely with clients and Insurers, and find it extremely difficult to maintain this personal interaction with Insurers' staff and offices located in Johannesburg.

Our primary objective has been to try and find a practical alternative that best fits our customers' needs, whilst allowing us the freedom to manage the portfolio efficiently.

We determined the following criteria to be of highest priority:

- Products, Scope of Cover, Policy Terms, Conditions, and Wordings
- Claims Administration, Service Delivery, Accuracy and Customer Satisfaction
- Policy Standardisation, Administration, Cost Efficient and Reliable Service

After careful consideration, and after engaging in numerous discussions, we believe that INFINITI INSURANCE have positioned themselves in such a category, and we are confident that we will all benefit from their vision of the future. They meet, and in certain areas, exceed, our requirements and expectations, and trade only with selected Brokers.

The immediate benefits and advantages of representing this Insurer are highlighted as follows:

- Enhanced Policy Wording and Wider Coverage
- Most Claims will be administered by Holburn Insurance Brokers, from beginning to end.
- Policy issue and administration will be dealt with at Brokerage level, thereby improving turnaround times.
- Premiums will remain unaffected by the changeover.
  
- INFINITI INSURANCE have targeted their business at smaller Commercial Lines and Personal Lines.
- They have developed specialised products for Tourism, Hospitality, Aviation, Bloodstock, Liability, Watercraft, Vehicle Warranty, and Classic and Executive Motor Products.
- They are a soundly financed Insurance Company, with significant Underwriting and Claims Management expertise.
- As representatives of INFINITI INSURANCE, we believe we will be able to improve service to clients.

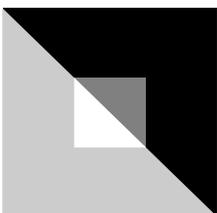
We would therefore like to enter into a Business Relationship with INFINITI INSURANCE,  
with effect from 1st July 2010.

If you are agreeable, we would like the envisaged changeover to take effect, for most monthly policies, from 1st July 2010, and annual policies with effect from the next renewal date. If, however, you would prefer to stay with your existing Insurer, we will be happy to comply with your request.

Kindly bear in mind that larger Commercial risks may not fall within the parameters of the changeover.

Please feel free to contact us with any queries you may have, and we will be happy to explain the situation further.

**“ BE INSURED AND BE SAFE ”**



**Holburn Insurance Brokers**

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