Your Partner in Compliance

ICS INSURANCE COMPLIANCE SERVICES LTD

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You can't deliver great service without compliance.

When it comes to compliance, every action is critical. Regardless of the size of your team, you need to have a consistent approach which comes naturally.

Whether you need support for a single project or ongoing mentoring, our years of experience will ensure that your compliance is simple, efficient and more thorough than ever before.

Three reasons to choose us:

1

Experienced

Our experience will help you reduce risk and build a stronger, more resilient business.

Since 2002, we've helped hundreds of brokers across the UK meet the needs of the Regulator.

We'll know what you need to do and how best to do it.

2

Collaborative

Our collaborative and practical approach will make your compliance easier.

Once we've identified your strengths and weaknesses, we'll supply all the technical knowledge and practical expertise you need to develop a robust approach that works for your business.

3

Flexible

We'll flex with your needs to save you money.

Whether you need long-term help or a quick fix, we'll be here for you. Our core services are outlined in this brochure. Please contact us if you require a customised solution.

"ICS has been invaluable to us and we will continue to use them as our external compliance arm as they are a dedicated professional team with unparalleled expertise in the industry."

Why compliance?

Compliance for SMEs

Do you have good intentions but lack in-house expertise?

We understand how hard it is to maintain compliance without a dedicated expert on your team. Our experienced consultants, many of whom have managed compliance within a business, can provide the support and guidance you need, allowing your team to concentrate on delivering great customer service.

Our **Partners in Compliance** service will give you the benefits of having your own dedicated compliance officer but without the costs and inconvenience of having them on your payroll. Each year, you'll enjoy four days' worth of on-site consultancy, plus access to the Compliance Hub which contains a full Compliance Manual and over 100 templates. Between visits, you'll be able to contact your dedicated compliance consultant for telephone and email support or log into our E-learning system. We'll also keep you posted about changes to regulations and other industry news.

For more information, see page 7.

Alternatively, if you have a small risk profile, our **Compliance Online** service (**see page 9**)

Compliance for large brokers

Are you on the right track but need some extra resource?

If you already have in-house resource but need the reassurance of having more experienced consultants on hand, our **Compliance Online** service will meet your needs. Each year, you'll have access to our telephone and email helpdesk plus our Compliance Hub which holds a full Compliance Manual and over 100 templates.

We'll also keep you posted about changes to regulations and other industry news.

For more information, see page 9.

Training boosts compliance!

E-LEARNING

See page 12 for details.

One-off consultancy

Do you need a little extra help?

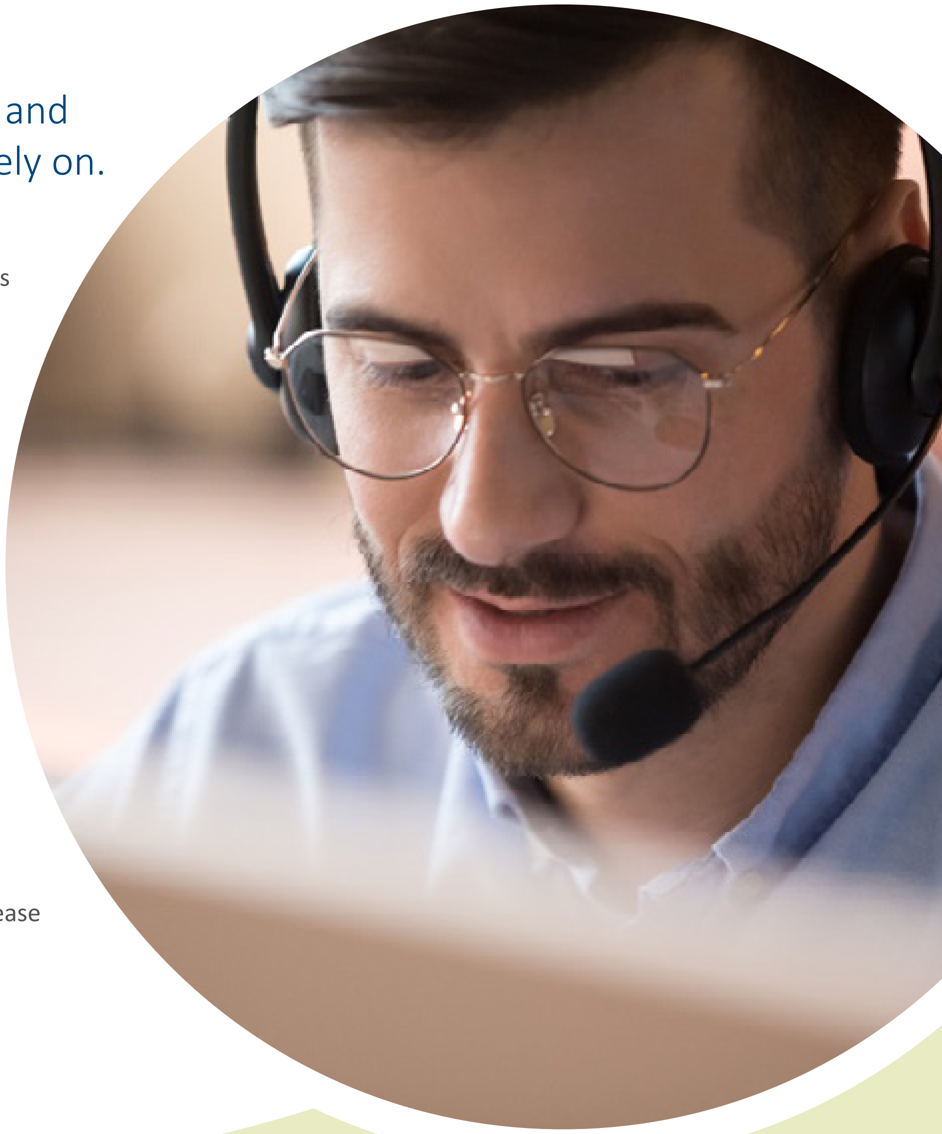
If you're struggling to maintain general compliance or need to make headway quickly on a particular project, let us help. Our **Compliance on Demand** service provides consultancy on a range of topics from FCA Authorisation to staff training.

For more information, see page 10.

Helpdesk support

Our helpdesk provides email and telephone support you can rely on. We guarantee:

- ✓ Experienced and approachable consultants
- ✓ A 24-hour response for urgent queries
- ✓ A 48-hour response for non-urgent queries
- ✓ Fast track to our Compliance on Demand consultants* if more in-depth support is required



Partners in Compliance clients:

Although you can access tailored support from your dedicated compliance consultant between visits, there will be times when they are on holiday or helping other clients. We therefore include helpdesk access with your service to ensure that you'll always have the support you need.

*All additional consultancy is chargeable – please **see page 10** for more information

Future-proofing your business

Are you worried about regulatory changes passing you by or coming out of the blue?

We take the worry out of future compliance. We continually scrutinise regulatory requirements and developments to identify ones which will impact on brokers, ensuring that you stay ahead of the game.

Hot topics

Our Hot TopICS bulletin examines the topical regulatory issues that will affect your business.

Easily accessed via email and the Compliance Hub, you'll appreciate the simple action plans which will help you stay compliant.

Stop press

This regular round-up of industry developments will keep you abreast of the latest insurance compliance news.

"We are very pleased to have been a business partner of ICS for five years. This relationship works very well, giving us the right balance of internal control and external, up to date advice."

Partners in Compliance

The Partners in Compliance service is the most cost-effective way for SME brokerages which lack their own in-house compliance resources to put in place robust systems which reduce risks and support business growth.

This service is ideal if you'd appreciate the reassurance of a fully managed compliance plan, coupled with regular visits from a dedicated consultant, helpdesk support and updates on regulatory developments.

Seamless compliance

Your dedicated compliance consultant will get to know your business inside and out so they can develop your bespoke Compliance Monitoring Plan.

From the first visit, when they'll conduct a comprehensive healthcheck, they'll guide you through the different areas of regulatory compliance needed to strengthen and protect your organisation.

Between visits, you'll be asked to work on specific areas of compliance each month. This may sound daunting, but our consultants will always be available to provide additional support at no extra cost.

Bespoke consultancy

The service includes a minimum of four days of onsite consultancy each year. During these visits, your dedicated consultant will check progress and provide advice tailored to your needs. Common requests include:

- full audits with RAG prioritised action plans
- help establishing compliant policies and procedures e.g. sales processes including scripts, training & competence, financial crime, etc
- support delivering effective and memorable staff training
- help completing Gabriel, Connect and other regulatory returns and notifications

Included in the service is one free place at regulatory workshops.

The benefits

This service gives brokers and their clients confidence in their compliance whilst eliminating the need for expensive in-house resource.

> **"This package gives us unrivalled peace of mind. From the comprehensive compliance manual to the Hot TopICS regulatory updates, you ensure that we are well-informed and able to implement the actions needed to maintain compliance."**

A dedicated expert without the overheads

What's included

- ✓ Quarterly compliance reviews to keep you on track
- ✓ A dedicated, collaborative compliance consultant so you don't have to start from scratch at every visit
- ✓ The ability to customise consultancy to meet your particular needs
- ✓ Access to the Compliance Hub, a secure online resource including a full compliance manual and over 100 templates
- ✓ Email support from your consultant between visits plus telephone and email support from our helpdesk
- ✓ Hot TopICS and Stop Press
- ✓ Free access to our E-learning system for one user

For more information visit
www.insurancecompliance.co.uk/sme
or call us on 01892 539 600

Compliance online

Compliance Online provides quality information and advice in limited quantities. This makes it the ideal choice for larger businesses with in-house compliance expertise or small firms with low risk profiles.

If you'd like access to the documentation needed to achieve regulatory compliance and the reassurance of helpdesk support, this is the right option for you.

Self-service made easy

This service includes:

- Access to the Compliance Hub with an online compliance manual and over 100 tried and trusted templates
- Telephone and email support from our experienced helpdesk consultants
- Hot TopICS and Stop Press
- One free place at regulatory Workshops

The benefits

The toolkit provides access to the information you need, exactly when you need it. It'll help your compliance team to keep on top of regulatory changes as well as meeting current requirements.

If you need a little more help, please consider our Compliance on Demand consultancy service (**see page 8**) or our Partners in Compliance service (**see page 7**).

"We rely on the compliance manual, template documents and regulatory updates to keep us on top of our regulatory responsibilities. Knowing we can still talk to an expert when we need it is a real bonus."

Comprehensive resources at your fingertips

Compliance on demand

Our Compliance on Demand service will enable you to fast-track a compliance project to reduce your risks quickly and painlessly.

Simply talk to us about your particular objective and we'll match you up with one of our experienced consultants who will steer you through your project, step by step. They'll provide as much or as little help as you need, according to your available resources and in-house expertise.

Our most popular consultancy solutions include:

- ✓ A telephone, Skype or face-to-face initial project briefing
- ✓ A written project plan with prioritised action points
- ✓ Access to a dedicated consultant for the life of your project
- ✓ Progress consultations/reviews
- ✓ A close-out meeting to ensure your complete satisfaction

Expertise when you need it most

For more information visit
www.insurancecompliance.co.uk/elearning
or call us on **01892 539 600**

Consultancy solutions

FCA authorisation

Let us take the fear factor away from the FCA application process and ensure that you make a clean submission, helping you get set up more quickly.

Client money

Our CASS experts can review your client money handling procedures, including a full review of Insurer TOBAs and placement strategy.

Staff training

Even experienced members of staff can find meeting the IDD CPD requirements challenging. Our face-to-face training is memorable and effective.

Conduct risk

We can review your transition from TCF to Conduct Risk and ensure that you can evidence how your approach has been embedded in your decision making processes.

Compliance audits

Our audits are as thorough as the FCA's but include pragmatic advice and an action plan to ensure that any areas of non-compliance are soon back on track.

File reviews

We can audit a selection of files from an individual or department to give you peace of mind or identify where further action is needed.

Gabriel completion

Our experienced consultants can be added as Gabriel users, deliver on-site or remote assistance to ensure that you submit accurate returns and provide relevant fee data.

Specific topics

We can review a specific area of your business and ensure you know how to achieve and maintain compliance. Topics vary from training to sales, complaints to governance and oversight.

FCA

We can help you provide information or support you during an investigation. With our experienced consultants on your side, you'll soon feel more in control.

Buying a business

Are you worried that you're missing something? Let us delve into your potential acquisition and check for compliance red flags.

Selling a business

We can help you ensure that there are no nasty compliance surprises which can affect the worth of your business.

Post-acquisition

We're experts in helping new teams bond through the implementation of shared processes. Let us prime your business for future growth with our post-acquisition consultancy.

E-LEARNING

E-learning

Making compliance instinctive

Our E-learning platform will simplify employee training and record keeping enabling you to meet the FCA's training and competency demands, improve staff engagement and deliver an improved service to clients.

It's a straightforward and cost-effective way to ensure that your employees can meet their CPD requirements from the comfort of their own desk or any other preferred location.

What's included:

- 24/7 access across PC and mobile devices to suit learner preferences
- Over 200 courses including compliance, insurance and business skills
- Varied content to suit different learning styles (e.g. videos and workbooks)
- Quizzes to test learning
- Certificates
- Automatic population of CPD records which meet FCA requirements
- The ability to add other training to an individual's records
- Course prioritisation and scheduling so you can structure your own programmes
- Customisation of the portal to your own branding (optional)

Examples of courses

- Commercial Property Insurance
- Claims
- Household Insurance
- Liability Insurance
- Motor Insurance
- London Market
- Client Money
- Complaint Handling
- The Insurance Conduct of Business
- Sourcebook (ICOBS)
- Treating Customers Fairly
- Bribery Act & Financial Crime
- Data Protection & Security
- Business Development
- IT Skills
- Financial Reporting

For more information visit
www.insurancecompliance.co.uk/elearning
or call us on 01892 539 600

Meet the team

We believe the best results are achieved through collaboration. You can find out more about our approachable, friendly and supportive team at **www.insurancecompliance.co.uk/the-team**

Jill Hambley
Managing Director

Helen Dean
Head of Broking Consultancy

"Thanks to their regular visits, our compliance consultant is now, in effect, part of our operational team. We are able to contact them at any time, not just when they visit regularly, and they understand not only the questions we ask but what is prompting us to ask them!"

Contact us

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