



JOBSON JAMES RAIL
The Rail Insurance Broker

// A howden company

**We are the UK's leading
RISQS accredited specialist
rail industry insurance broker,
acting for 550+ railway
companies of all types
from Scotland to Kent.**



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Introduction to Jobson James Rail

There is no substitute for knowledge and experience when providing specialist insurance programmes for railway companies. Jobson James Rail provides a high level of rail and insurance expertise, which is why our rail client base is growing year-on-year.



550+
RAIL CLIENTS



OUR HEAD OFFICE IS IN
BIRMINGHAM



£75M
LARGEST PURE RAIL
CLIENT TURNOVER



OUR RAIL CLIENTS ARE SPREAD ACROSS THE **UK, IRELAND, MIDDLE EAST AND AUSTRALIA**

Why Choose Us?



KNOWLEDGE

What singles us out as the preferred insurance broker for railway companies, is our comprehensive knowledge of the rail industry, its risks and the cover needed to provide complete protection.



COMPETITIVE

We saved one RRV company over £211,000 on their EL/PL renewal premium - the result of four months of work to understand, analyse and strategically present the business professionally to niche rail insurers. Most of our rail clients save a significant amount of money with us, and yet we widen the cover.



BESPOKE SOLUTIONS

We are highly experienced in analysing railway supplier contracts, to identify areas which leave the client vulnerable to uninsured risks. We then create a bespoke insurance programme, which covers our rail clients for all of their needs.

OUR ACCREDITATIONS & MEMBERSHIPS



Who Do We Insure?



**Trackside Contractors & Supply Chain
(Civils/PWAY/Deveg/S&T/HV & LV
including Labour Supply)**



**Leasing Companies
(ROSCOs)**



RRVs/OTP/Equipment



**Rolling Stock Maintenance
(Workshops, product suppliers and turnkey
modifications installers)**



**Train Operating Company Licence Holders
(TOCs and FTOCs)**



**Rail Infrastructure Product Manufacturers
and supply chain**

What We Do

At Jobson James Rail we have genuine rail knowledge and expertise, we partner with rail friendly insurers to present clients in a professional positive way to elicit better insurance terms, wider cover and competitive pricing.



We write a bespoke rail risk presentation signed off by our client upon which our quotations are based which disclose all relevant material facts about your business giving you confidence that our rail insurers fully understand what you do thus discharging your obligations under The Insurance Act 2015



Our technical rail claims staff, managed by our qualified barrister, ensure the right advice is given if claims arise and there are questions about the legal and court process



We deal with a huge variety of railway companies throughout the industry so we know exactly how to sell your business to the underwriters to get the best results and we work quickly often producing solutions in just a few days



Key staff are allocated to each client who work hard to build close relationships, we have no call centres, and we give advice to clients every day to help them become confident in their insurance knowledge



Our experienced and dedicated Rail Client Managers freely give railway contractual advice looking at a great variety of contracts each week providing a very bespoke service to every client



We give commercial support through our Rail Infrastructure Networking (RIN) Events and our sponsorship of Rolling Stock Networking (RSN) Events where we introduce our clients to major rail buyers to help them grow their businesses

Insurance Protection We Provide



Asset Protection – Property Insurance

- Premises, machinery, fixed and mobile plant including RRVs – used in manufacture, maintenance and use trackside
- Rolling stock and other assets
- Materials, tools, plant and customers goods within vehicles, compounds and in the cess



Business Continuity and Revenue Protection

- Revenue and/or gross profit
- Customer/supplier dependence
- Employee infidelity – physical assets and treasury functions
- Insurance of your customer debts and performance bonds



Legal Liabilities – Statutory, Non-Statutory and Contractual

- Employee and contractor injury
- Third party property damage up to ORR £155M PL required limits
- Motor Fleet
- Plant hire liability under CPA and HAE contracts
- Professional Indemnity any one claim or aggregated
- We can provide cover to match onerous ROSCO terms and conditions
- Product liability for Network Rail approved products

Case Studies

RAIL PLANT AND CIVILS PRINCIPAL CONTRACTOR - £65M TURNOVER CASE STUDY



This client is one of the UK's leading Plant/RRV providers and a Multidisciplinary Principal Contractor carrying out PWAY, Civils, M&E, S&T and OLE projects directly for Network Rail and as a sub-contractor to other PCLs.

Following a detailed review of their insurance cover, Jobson James Rail identified that premiums were unreasonably high, as were the policy excesses in respect of plant, motor and third party liability claims. We pointed out numerous, rail-relevant gaps in cover which had left the client both uninsured for day-to-day exposures and in breach of a contract had an accident/claim occurred. The client had received very little support from their previous broker in the management of claims (particularly motor) and they did not know of the current position on many of their claims.

Jobson James Rail carried out a detailed fact find to carefully understand the risks that the business faces and the excellent systems that are in place to manage these risks. We suggested further methods of reducing risk that the business has since adopted. We wrote a 33 page risk report describing this in detail and we analysed their contracts to understand their contractual liabilities. We used this information to sell our client to underwriters and successfully negotiated substantial premium savings and an enhanced retrospective premium rebate for the expiring policy year by an additional £95,000 that would not have previously been paid by insurers.

EL/PL rates were reduced by 25%, Fleet rates by 39%, Excess PL rates by 32% plus further reductions resulting in a premium saving of over £211,000 compared to the previous broker's rates. The larger policy excesses were also reduced, gaps in cover closed and Business Interruption extended to insure incidents both on sites and in transit.

Jobson James Rail agreed to work closely with the client moving forward and conduct regular review meetings with all divisions of the business to ensure that the insurance programme evolves as the business grows.



GAPS IN COVER CLOSED



£211,000 PREMIUM SAVING



33-PAGE RISK REPORT TO INSURERS SO ALL MATERIAL FACTS DISCLOSED



FULL CLAIM SERVICE REGULAR REVIEW MEETINGS FREE CONTRACTUAL LIABILITY ANALYSIS



WORKS AND PLANT EMPLOYERS & PUBLIC LIABILITY PI, FLEET, PROPERTY & BUSINESS INTERRUPTION



BETTER TECHNICAL ADVICE FROM A SPECIALIST BROKER

Case Studies

NATIONAL CONCRETE & CIVILS CONTRACTOR - £50M TURNOVER CASE STUDY



This client is a £50m turnover concrete and civils contracting business with 25 per cent of its operations concentrated in rail.

Before working with Jobson James Rail, the business was tied into a three-year deal with an insurer which increased the company's premium by 30 per cent because of the perceived high risk of rail work.

Jobson James Rail conducted a site audit and interviewed the contractor's senior management team to put together an in-depth 25-page summary of the business, highlighting its safety and training investment and systems. The end result of taking the time to fully understand the business's operations and its exact risks was a premium saving on employee liability and public liability of £178,000 per annum, which represented a 42 per cent saving.

Jobson James Rail also analysed every RIDDOR in the last five years and described carefully to insurers how health and safety systems had been improved to mitigate repeat incidents.



**42% PREMIUM
SAVING**



**SITE VISIT
CONDUCTED**



**£178,000 SAVING ON INSURANCE
PREMIUM**



**25-PAGE RISK REPORT TO INSURERS
SO ALL MATERIAL FACTS DISCLOSED**



**EMPLOYERS LIABILITY
PUBLIC LIABILITY**



**WORKS & PLANT DIRECTOR'S
LIABILITY MOTOR FLEET**



**BETTER TECHNICAL ADVICE FROM
A SPECIALIST BROKER**

Case Studies

RAIL SIGNALLING CONTRACTOR - £14M TURNOVER CASE STUDY



This client is a specialist rail civils contractor working on signalling upgrade projects with 90% of their business in the rail industry. Its Liability and Works insurances had key exclusions which were very onerous for the business.

Jobson James Rail did a cover gap analysis of their insurance, carried out a site survey of one of their rail signalling sites and spoke with their site management. In addition, we interviewed the head office management team to understand how risk was managed in the business and the quality of their accreditations and training.

We then went to market to secure insurers' quotations with a 30-page detailed risk presentation that the client has signed off as presenting them professionally to market.

Jobson James Rail secured a £44,000 premium reduction across their insurances which equated to 52% of the expiring premium of last year's rates used on this year's estimates. Our contract of service includes contract checking and we have advised them on approximately 20 contracts, specifically on the contractual liability clauses and the onerous terms therein being passed down from Tier 1 contractors and the state railway institutions so they know what liability they have accepted which is backed by insurance and which is not.



52% PREMIUM SAVING



SITE VISIT CONDUCTED



£44,000 SAVING ON INSURANCE PREMIUM



30-PAGE RISK REPORT TO INSURERS



EMPLOYERS LIABILITY PUBLIC LIABILITY



WORKS & PLANT DIRECTOR'S LIABILITY MOTOR FLEET



BETTER TECHNICAL ADVICE FROM A SPECIALIST BROKER

Case Studies

RAIL LABOUR SUPPLY & PACKAGES CONTRACTOR - £11M TURNOVER CASE STUDY



This is a specialist rail contractor with six different revenue streams: labour supply, railway training school, safety package contractor providing products and staff to operate rail safety systems, rail civils packages contracting and general rail consultancy.

We found that the client's Liability and Works insurances did not match its business activities and the company was exposed for key areas of activity. Jobson James Rail analysed the cover they had, carried out a critique of their terms and conditions recommending alterations to reduce/mitigate their liability to protect their insurance claims experience and interviewed their head office management team to understand how risk was managed in the business and their investment in accreditations and training.

We compiled a 20-page risk analysis that our client was happy with and secured competing quotations from specialist rail insurers. We secured a £40,000 premium reduction across of their insurances which equated to 37% of the expiring premium of last year's rates used on this year's estimates.

We meet the client quarterly and we are helping them by ensuring that the insurance keeps pace with their fast-growing and evolving business.



**37% PREMIUM
SAVING**



T&C'S ANALYSED



**£40,000 SAVING ON INSURANCE
PREMIUM**



20-PAGE RISK REPORT TO INSURERS



**EMPLOYERS LIABILITY
PUBLIC LIABILITY**



**WORKS & PLANT DIRECTOR'S
LIABILITY MOTOR FLEET**



**BETTER TECHNICAL ADVICE FROM
A SPECIALIST BROKER**

Case Studies

SPECIALIST RAIL 'CONTRACT LIFT' SERVICE PROVIDER - £10M TURNOVER CASE STUDY



This is a specialist and rapidly growing rail contract lifting business, working predominantly with Network Rail and their Principle Contractor Licence holders. After only one meeting, the client decided to appoint Jobson James Rail as their broker on all classes of insurance with immediate effect, due to our specialist rail knowledge, the quality of our people and the quality of advice provided in the meeting.

We then analysed all insurance contracts for suitability of cover and pricing and it quickly became apparent that the previous broker had placed the insurance contracts the year before at prices we felt were uncompetitive.

We wrote a bespoke 17-page broking presentation about the business that explained the risks that the business faced and how they were managed to a high standard, which we issued to the client for sign-off and then to insurers upon which to base their quotations. The presentation helped us convince underwriters that they could go far lower with their rating than previously possible.

As a result of our unique, risk management-focused approach, we reduced the Employers' Liability premium by 35%, the Public Liability premium by 32%, the Motor Fleet by 25% and the Owned/Hired in Plant by approximately 40%, despite increasing cover for goods on hook and widening the cover for machinery movement.

We also realigned the insurance policies so that all policy renewal dates coincided on the same day each year, simplifying the administration of the programme for the client.



30 - 50% PREMIUM SAVINGS ON EACH CONTRACT



£50,000 SAVING ON INSURANCE PREMIUM



17-PAGE RISK REPORT TO INSURERS SO ALL MATERIAL FACTS DISCLOSED



BETTER TECHNICAL ADVICE FROM A SPECIALIST BROKER



HAPPY TO RECOMMEND

Our senior rail advisors



KEVEN PARKER
CLIENT DIRECTOR

Keven Parker is a Chartered Risk Manager, NEBOSH qualified and is also a member of the Permanent Way Institution.

Keven joined Jobson James in 2011 after 10 years at Willis, the Global Broker, and set up Jobson James Rail. With a keen interest in all things railway from childhood, allied to a substantial knowledge of railways built up over a 30-year career in risk and insurance, he has grown Jobson James Rail from humble beginnings to a major broker working for over 550+ railway companies of all types across the UK, Middle East and Australia.

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CLARE BRECKNELL
CLIENT DIRECTOR

Clare has 30 years' experience in business insurance for a variety of industries, but it wasn't until 2015 that she began to focus on specialist insurance for the rail industry.

Upon joining the company, Clare's role saw her working mostly with railway contractor and rolling stock clients. Her ability to understand the complex needs of these clients and provide precise insurance solutions, led to her appointment as Director of Jobson James Rail. Clare has developed a specialism in railway infrastructure.

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TIM SMITH
CLIENT DIRECTOR

Insuring a vast array of clients across all GRIP Stages and disciplines, Tim is NEBOSH qualified and brings a wealth of knowledge and experience in all types of rail infrastructure supply chain companies to Jobson James Rail.

He sees reliability, personability and supporting his clients at every possible opportunity as key factors in building and retaining supportive working relationships. With a skill for analysing the exact risks his clients face and how they are managed, his approach to broking has seen him deliver 4 and 5 figure premium savings time and time again for his clients, whilst ensuring that cover is provided to pinpoint accuracy.

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Our senior rail advisors



JOHN MCNEILL
CLIENT DIRECTOR

John has over 17 years' experience in the insurance industry. Having previously worked for a number of national and international brokers he has a wealth of specialist liability and risks knowledge to offer clients.

As a Client Director at Jobson James Rail, John focuses on contractual liability specifically for rail infrastructure companies/contractors (working in all stages of GRIP) and rail labour supply agents.

John is Dip CII and NEBOSH qualified, he is adept in using his risk management and insurance knowledge to the clients best advantage, helping them to better manage their risk and transfer risk to a rail specialist insurer.

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RICHARD ALLEN
CLIENT DIRECTOR

Richard prides himself in building effective working relationships with his clients and commits to understanding their business in great detail, enabling the right insurance solution to be presented.

Richard is DIP Cii and NEBOSH qualified and has over 20 years' experience in commercial broking insurance, progressing in his career from Account Handler to Account Executive, working within high-risk liability industries such as demolition and construction. Since joining the company Richard has submerging himself in all things rail and has fast become an integral member of the Jobson James Rail team, specialising in rolling stock and infrastructure companies.

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ANTOINETTE STEVENSON
SALES & MARKETING MANAGER

Antoinette is our Marketing Manager and supports the Senior Rail Advisors with business development, focusing on the continued growth of Jobson James Rail, strengthening existing client relationships, building new connections, and generating brand awareness through networking opportunities and active marketing.

Antoinette's positivity and willingness to rise to a challenge, make her the ideal person to take responsibility for the planning, management, and delivery of the Rail Infrastructure Networking (RIN) events, providing a platform for rail Infrastructure companies to connect, support each other and succeed.

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Rail Infrastructure Networking RIN Events

Bringing railway infrastructure companies together, and putting your business on the right track to success.

Jobson James Rail created Rail Infrastructure Networking (RIN), a unique series of three nationwide events in London, Derby & York, bringing rail company directors and business development managers together, to meet and discuss potential opportunities.

- Free to attend
- Footfall 600+, 300+ railway companies represented
- 100+ exhibitors
- Jobson James Rail is at the heart of the Rail Industry

Jobson James Rail is also lead sponsor for a separate event called Rolling Stock Networking (RSN) which was introduced in 2019



www.rinevents.co.uk



www.rsnevents.co.uk





Overview of Jobson James Rail

- We are the Insurance Broker to the Railway Supply Chain
- We insure far more UK supply chain rail companies than any other broker in the UK
- Our clients vary from 10% rail to 100% rail but in every case, rail dominates their risks
- RISQS approved as a qualified supplier of technical services to the Rail Industry
- We insure and are members of RIA, Rail Forum and the PWI
- We are owned by Howden, the largest independent (non-US) insurance broker in the World
- We have local in-house claim handling managed by our (non-practising) qualified barrister
- We share our risk presentation with you to remove any risk non-disclosure
- We give contractual support through our contractual advice
- We give commercial support through our RIN and RSN Networking Events