



# **Ceta Insurance**

## The Non-Standard Property Insurance Specialists

With Harry Peters  
Wholesale Operations Manager



# Who is Ceta?

- We are a broker for the broker
- Digital insurance trading platform
- Built the first non-standard digital quote portal with a panel of insurers
- Leveraged management buyout in late 2017 supported by Private Equity
- Launched the Infinity Platform on 2018
- The only Non-Standard specialist home insurance platform in the broker market
- More than 120 staff trained on multiple product lines

The non-standard household insurance market is estimated to be worth in excess of £1.5 billion GWP.

It accounts for over 9 million properties + non-standard people – 30% of the market.

This business isn't currently being written digitally

# Non-Standard Risks

## Property type

- Timber/steel framed
- Barn conversion
- Mid Net Worth (properties with a market value of £1m+)
- Listed Properties

## Property condition/location

- Under construction/home renovation & self build
- Flat roof
- Underpinned
- Flood risk
- Subsidence risk

## Property usage

- Unoccupied
- Business use - work from home, professional & trading from home including stock
- Second home/UK holiday home/Let holiday home
- Host insurance (B&B/Air B&B/spare room/WIMDU)
- Shared/lodgers
- Residential Let property

## Personal circumstances

- Adverse claims history
- Probate
- CCJ/Bankruptcy/Bad credit history
- Ex-offender High risk occupations

In 2018 we built the first digital portal with a panel of insurers to quote for these non-standard risks

# The Quote Journey

Quote for over 30 Non-Standard risks

Easy to use digital quote, compare, click and buy platform

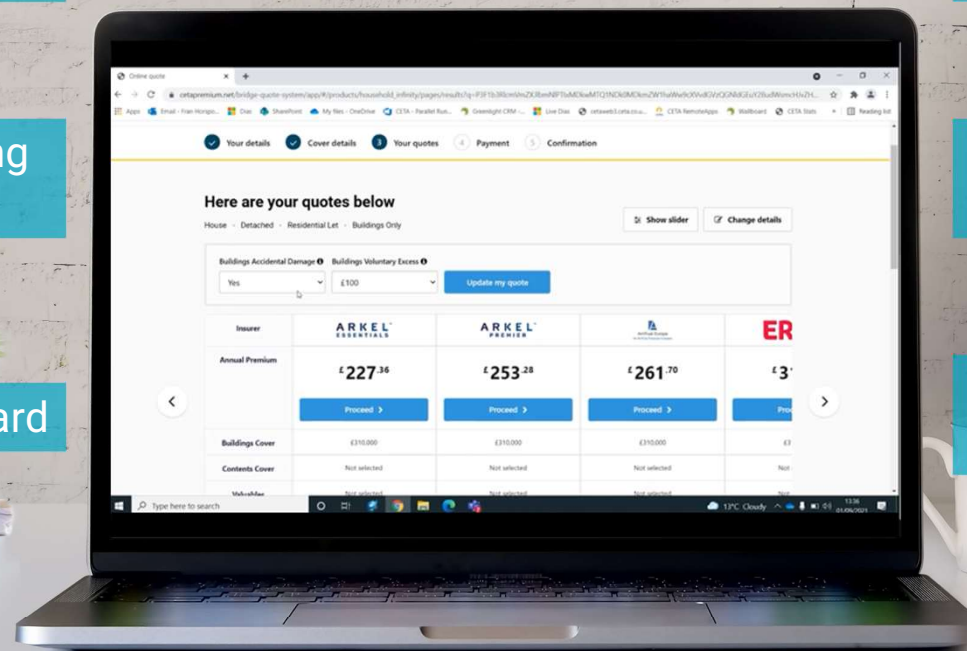
Intuitive question set; full quote within 2 mins

Incorporating Lightning technology\*

Broad panel of leading insurance providers

Full broker dashboard

Leading, lifetime commissions



\* Lightning technology relates to multiple automatic data feeds that pre-populate quote data



# Why Ceta?

✓ Over 90% Quotability

✓ Online and Offline Technical Support

✓ Over 85% Retention

✓ Training Support

✓ Average non-standard premium is £450

✓ Unique MGA capacity

✓ Dedicated Account Managers

✓ Incremental value to your business

# Get in touch

Visit our website | [www.ceta.co.uk](http://www.ceta.co.uk)

Call us on | **01608 647 888**

We are open | **Monday – Friday: 9:00 – 17:30 (UK)**

