

**Stephensons**



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## Case study

**CIA Insurance Services Ltd.**

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January 2022

## The brief

For over twenty years, CIA Insurance Services Ltd (CIA), has built a reputation as one of the leading landlord insurance brokers in the UK. From its headquarters in Rugby, Warwickshire, CIA helps protect over 200,000 landlord customers across the country, offering comprehensive insurance for a wide variety of tenant and property types.

In ever changing times, CIA recognised that its landlord customers wanted added peace of mind and a more straightforward way to overcome legal hurdles as and when they arise. To do this, CIA required a legal partner and turned to Stephenson's for support.

## What we did

Working closely with the team at CIA, Stephenson's began with the roll out of a 24/7 legal helpline for CIA's customers, offering practical advice and initial legal guidance for any legal matter, not just those relating to tenants or properties within the landlord's portfolio.

The helpline was designed to walk the landlord through their legal options, outline their legal rights and obligations as well as advising them on the appropriate next steps, which could involve hiring the assistance of a specialist lawyer at Stephenson's.

The helpline is offered to all CIA's landlord customers for a small additional fee when taking out a policy.

With the legal helpline continuing to perform strongly with excellent customer feedback, Stephenson's approached CIA to explore the option of adding a separate landlord legal expenses product that landlords could take out for each individual property. This comprehensive product provides the same 24/7 access to the legal helpline, but with the added benefit of £50,000 legal expenses cover which would support landlords with issues such as the repossession of a property, rent recovery, property damage and much more.

The legal expenses product was designed in close consultation with CIA and with the use of Stephenson's' unrivalled data and trend analysis tools. That 360-degree insight and understanding of the CIA customer, allowed for the creation of a bespoke product that met the exact needs and wants of the landlords it protects.

Many other products in this space include a host of features and benefits that customers simply never use or need, the Stephenson's legal expenses policy was engineered to make sure CIA's customers received maximum benefit for just a small additional fee each month.

## The results

In 2021, 109,000 out of 206,000 customers had taken out one of the two products offered by CIA and Stephenson's. Of those, 60% are taking out the legal protection policy and 40% are using the legal helpline. By offering landlords the choice between two simple products, CIA's customers are empowered to select the support best suited to their needs and provides a clear value proposition.

This has undoubtedly benefited conversion rates. Conversion on both products has reached a high of 54.4% and continues to rise, whilst the renewal rate is also incredibly strong. Combined, CIA is selling on average just over 9,000 new sales and renewals every month resulting in approximately £500,000 worth of revenue for CIA over a 12-month period.

Speaking on the experience of working with Stephenson's, Richard Wayman, Finance General Manager at CIA said:

"From the very start, the relationship with Stephenson's has been excellent. It was important for us to find a legal partner with the experience and expertise to support our customers with whatever legal challenge may come their way and the feedback from our landlords has been overwhelmingly positive.

That feedback is paramount, the last thing we want, or need, is to upset the customers we have – the retention of that business is crucial and is what keeps the business going so whatever ancillary products we are adding to our portfolio we must ensure that they are adding value and making the customer experience with CIA that much better, rather than losing them at renewal.

The team at Stephenson's are very hands on, always coming to us with loads of ideas about how we take things forward. It's very rare, as insurers, that you get a relationship like this, it is normally full of complications that need ironing out – that has never been the case with Stephenson's."

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