

Is Your Insurance Strategy Still Fit for Purpose?

After years of rising premiums and tight coverage, competition is heating up - driving lower costs, broader coverage, and more flexible terms. This is a rare opportunity for businesses to rethink their insurance strategy.

What a soft market means for you

In a soft market, you can often secure lower premiums while maintaining the same or even better protection. Coverage tends to be broader with fewer exclusions, and there are opportunities to lock in long-term agreements at favourable rates. However, not all insurers are equal, and chasing the lowest price without considering long-term value can leave you exposed.

Why reassess now?

Many businesses remain on hard-market programmes, where coverage may be narrow, premiums high, and policies poorly aligned with current risks. Consider whether your insurance truly reflects your business today and whether your broker is helping you take full advantage of this market shift.

The broker advantage

A good broker does more than secure lower premiums.

They help you:

- Identify insurers offering real value, not just cheap rates
- Tailor coverage to your actual risks
- Secure the best terms proactively
- Support you through claims, when it matters most

Why Capsule?

Capsule challenges the status quo in commercial insurance

We assess your risk, design bespoke programs, connect you with insurers who deliver real value, and provide ongoing support. By treating insurance as a strategic asset, your business makes smarter decisions, stays protected, and gains a clear advantage in a competitive, soft market.

Actions you can take today

- ✓ **Review coverage:**
Identify gaps, overlaps, or outdated terms
- ✓ **Benchmark premiums:**
Ensure you're not overpaying
- ✓ **Assess your broker:**
Are they proactive and strategic?
- ✓ **Explore long-term agreements:**
Lock in favourable terms before the market shifts
- ✓ **Consider insurer quality:**
Claims support, risk tools, and responsiveness matter

Get in touch today to be proactive about your cover

Capsule

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**Next-level thinking
for scale up businesses**



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