FullCircl SmartBroker™

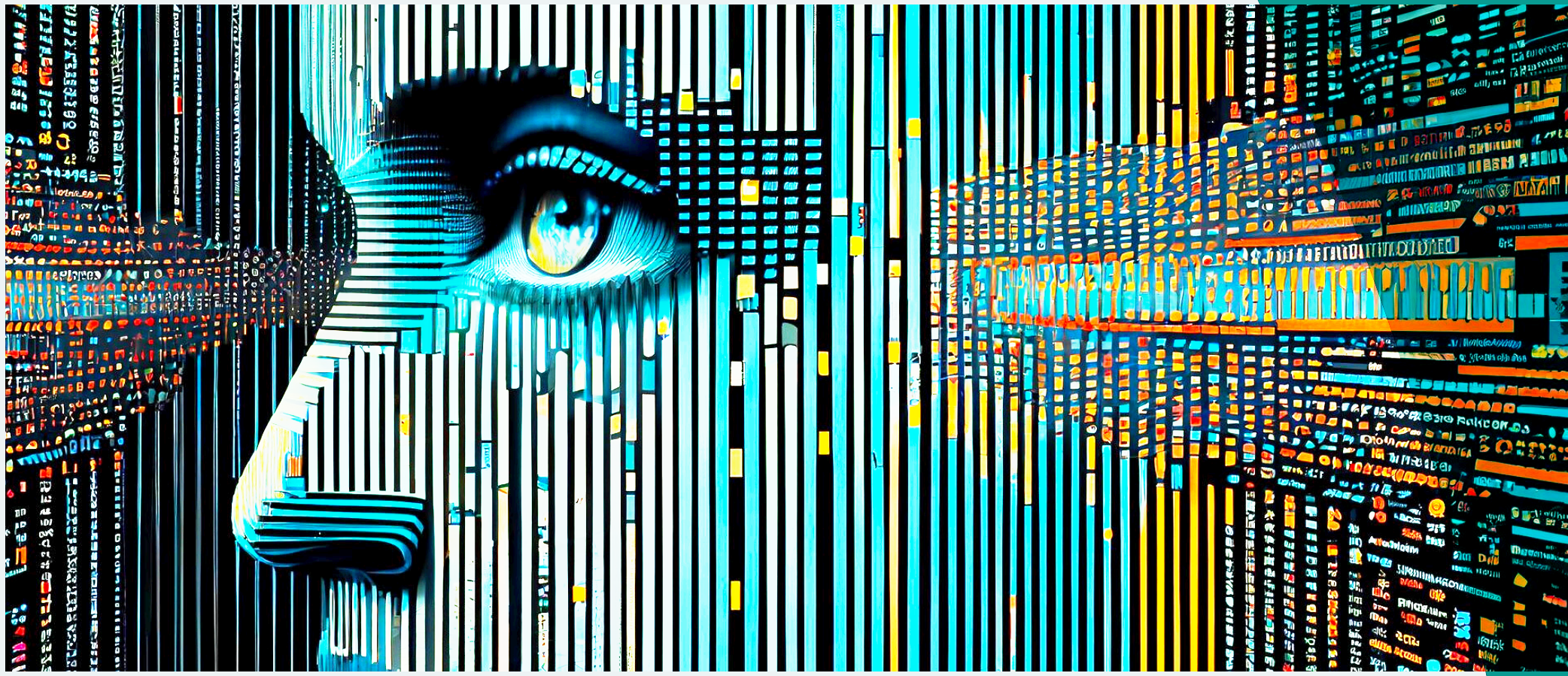**acturis**
CONNECTED THINKING

Revolutionising Growth & Client Retention Strategies: FullCircl SmartBroker & Acturis Forge a Path in the Digital Era

Identify & Acquire, Verify & Onboard, Retain & Grow

This step by step guide will help you maximise the value of our SmartBroker service, helping you Identify and Acquire the right customers, Verify and Onboard them faster while assisting with your Consumer Duty requirements, and Retain and Grow your existing portfolio while maximising your revenue.

Using Machine Learning to "raise your game"

2024's industry outlook from leading firms like EY, PWC, and Deloitte reveals consistent trends: emphasis on AI and Machine Learning, heightened Consumer Duty awareness, and a keen focus on organic growth strategies.

In response to these industry shifts, FullCircl introduces its latest innovation: the Acturis integrated SmartBroker. Powered by our proprietary rules engine, this cutting-edge functionality is tailor-made to elevate your client acquisition and retention endeavours. Notably, it stands poised to assist in fulfilling Consumer Duty obligations while empowering your growth strategies.

✓ Identifying and Acquiring the Right Customers

Our API is built with scalability in mind, equipped to handle increasing workloads effortlessly. With over 16 million requests being serviced daily, you can trust that your integrations will perform reliably, no matter the scale.

✓ Efficient Verification and Faster Onboarding

Expedite verification processes and accelerate customer onboarding for quicker operational efficiency.

✓ Assisting with Consumer Duty Requirements

Seamlessly integrate Consumer Duty compliance into your operations with our guidance and support.

✓ Retaining and Growing Your Portfolio

Employ strategies to retain existing clients while actively fostering portfolio growth, thereby maximising revenue opportunities.

5+ Million Companies

Starting with over 5 million companies, utilise over 70 filters to identify key prospects

Companies
5,134,790

Filters: **Start again**

Business Size & Details
Status: Active ✖

Geography
Country: All ✖

	Name	Country	Age (Years)	Net Assets	SIC Code (2007)	Town	Turnover ▼	Total
	Shell PLC	GB	21	152,989,565,000 GBP	Activities of head offices	-	306,276,300,000 GBP	355,
	Apple Operations International Limited	IE	43	91,459,000,000 EUR	Other financial service activities, except insur...	-	208,651,338,000 EUR	174,
	BP P.L.C.	GB	114	56,284,786,700 GBP	Activities of head offices	-	207,374,600,000 GBP	240,
	Bank of China Limited	GB	94	265,058,255,000 GBP	-	Peoples Republic Of China	115,255,222,000 GBP	3,156,
	BNP Paribas	GB	37	104,794,358,000 GBP	-	Paris	84,381,340,000 GBP	2,294,
	Tennent Caledonian Breweries Wholesale...	GB	40	19,977,924,600 GBP	Wholesale of wine, beer, spirits and other alc...	Glasgow	74,180,090,000 GBP	57,
	Microsoft Round Island One Unlimited Co...	IE	22	310,149,500,000 EUR	Activities of head offices	-	73,104,010,000 EUR	310
	Google Ireland Limited	IE	20	9,897,474,000 EUR	Other information technology and computer...	-	72,631,550,000 EUR	15
	HSBC Holdings PLC	GB	65	150,589,555,000 GBP	Activities of head offices	London	70,527,710,000 GBP	2,382,
	Deutsche Bank Ag	IE	153	30,703,000,000 EUR	Activities of head offices	-	68,278,000,000 EUR	
	Tesco PLC	GB	76	12,241,000,000 GBP	Retail sale in non-specialised stores with foo...	Welwyn Garden City	65,762,000,000 GBP	46,
	Zurich Insurance Company Ltd	GB	101	33,132,998,700 GBP	-	Switzerland	61,599,154,200 GBP	385,
	Microsoft Ireland Operations Limited	IE	27	8,992,503,000 EUR	Manufacture of computers and peripheral eq...	-	61,265,682,400 EUR	3
	Glencore Energy UK LTD.	GB	21	224,321,900,000 GBP	Security and commodity contracts brokerage	London	60,920,823,800 GBP	12,
	Bank of Communications Co., LTD. Londo...	GB	7	114,390,827,000 GBP	-	Pudong New District	58,839,445,500 GBP	1,452,
	Lidl U.K. GMBH	GB	30	14,633,126,900 GBP	-	Neckarsulm	58,059,014,100 GBP	41,

Following Find Sectors Screenings Tracking Learn Management

Select your filters

🔍 Search filters

- 🌐 Geography >
- 💼 Industry >
- £ Financial Data >
- ⤢ Business Size & Details >
- 👤 Ownership >
- 🌐 Credit & Risk >
- 🌐 Mortgages & Charges >
- ☰ Lists & Other Sources >
- 🌐 Events >

Prospect with Precision

Starting at the top of the funnel, our game-changing *Find* companies tool is designed to help you identify key prospects within your target market that perfectly align with your unique specialism, your industry vertical insights and specialist schemes.

Find

Geography

- **Country** – All across the UK and Ireland
- **Region** – High level filtering on company location
- **County** – Get closer to your regional focus
- **Town** – Target companies on your doorstep
- **Postcode** – Select any combination of Postal Areas, Postal Districts or Postal Sectors.

Got a meeting? See who is on the same business park! Visiting existing clients? See who their neighbours are and ask for an introduction!

Industry

- You can search by SIC code, but they are outdated, modern industries don't appear, and they are inaccurate.
- Why not utilise our market leading, **AI powered**, keywords?
- Like Google, we have indexed the internet to look at what a company actually does! We use Natural Language Processing (NLP) to analyse company data to define company trade and business activities more accurately.
- You can also utilise our "NOT" functionality, to remove trades you don't have the facilities to place – For example: Haulage NOT Waste.

Financial Data

- Filter by the key financial metrics that define your clients.
- Focusing on larger businesses? Set a minimum threshold on turnover.
- Looking for growing companies? You can target by growth.

Top Hint: By identifying companies who have experienced high growth in Net Assets, you can discuss levels of underinsurance, delivering positive outcomes that protect them from financial harm.

Find

Business Size and Details

Filter by a range of filters based on non-financial information, including:

- **Number of Employees and Employee growth.**
- **Company Type** – Ltd, LLP, Investment companies, Education, Government bodies, and many more.
- **Business Age** – looking for start ups or more established business? This is the filter for you!

Ownership

- Who are the parents?
- How many subsidiaries?
- Independently owned or part of a group?
- Remove companies whose parents are based in high risk or sanctioned countries.

Credit Risk

- Powered by Experian!
- Focus on companies that meet your risk appetite.

Mortgages and Charges

- Target companies through your banking relationships.
- Identify companies with a propensity to buy Trade Credit insurance.
- Find companies with Equipment Finance, showing a need for Machinery Inspection cover.

Lists and other sources

FCA Authorisation

- Have a specialist scheme for Professional Indemnity? Target companies by the authorisations.
- Looking to acquire other brokers? Identify ones authorised by the FCA.

HMRC Imports and Exports

- Filter by a company's propensity to buy Marine Cargo cover.

Events

Filter by key changes in a company situation, allowing you to provide the right cover at the right time, reducing their exposure.

Once you have produced a manageable list of prospects, you have a few options –

- **Share your search results** - Send the list to a colleague, work collaboratively to deliver the best results.
- **Export** – Download the companies onto Excel, selecting the data you want to see, including key information on directors.
- **Follow** – Add these companies to a watchlist to start receiving automated updates on changes in their circumstances.

Down the left-hand side, you will see your "Watchlists" - think of these as folders, ways of organising companies into groups of 250 similar organisations, such as:

Focused Following

Our Following tab is constantly on! Monitoring the companies that you care about to alert you to reasons to engage with clients and prospects.
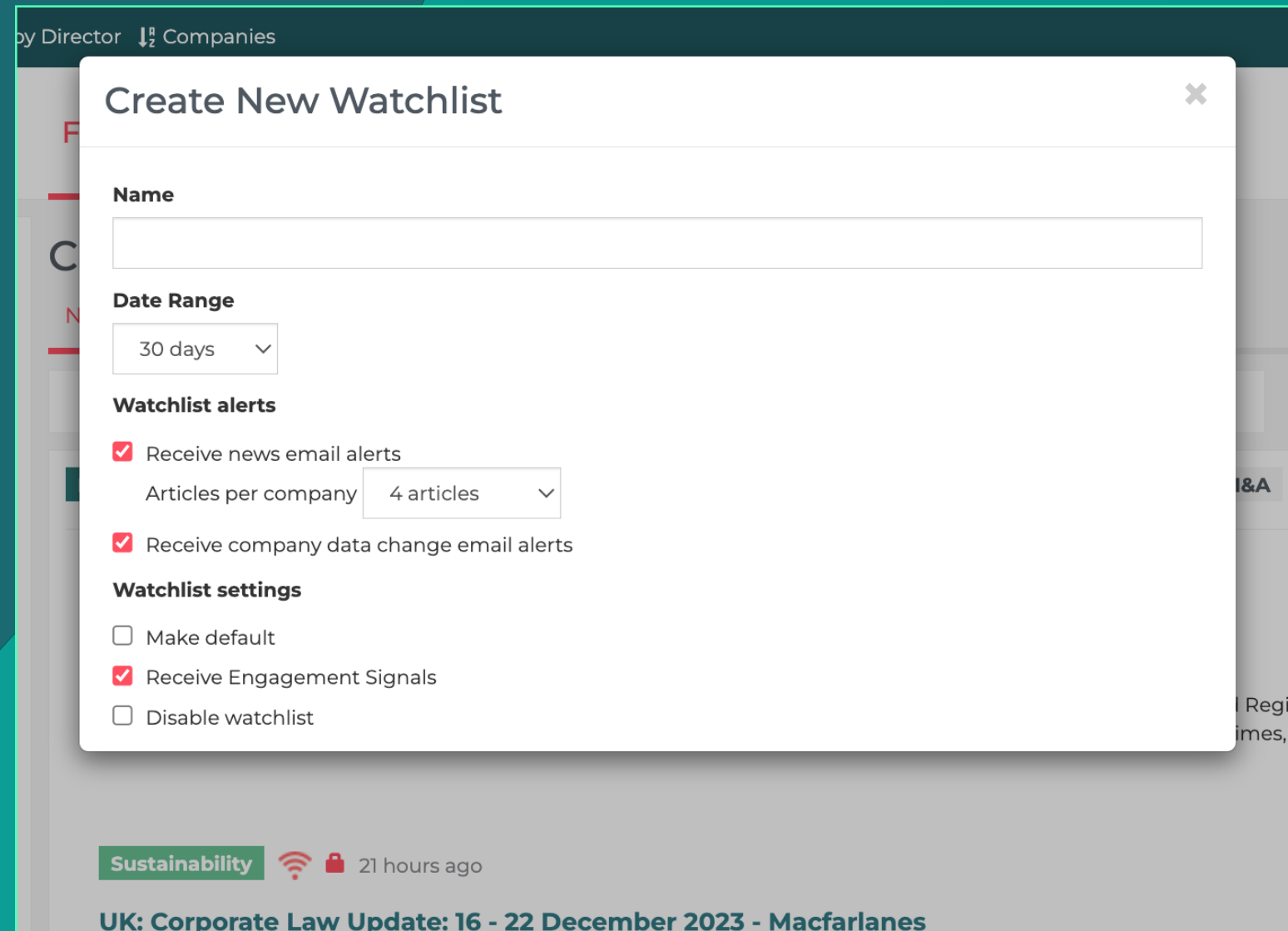
Following

Existing Clients

Be alerted to changes in their situation, news about growth including new property purchases, allowing you to be proactive in your outreach to minimise their exposure and reduce underinsurance; Relationship building news, including award wins, building that partnership; and Key Management Changes, allowing you to protect your portfolio from harm.

Prospects

Monitor key influencers, regulators, and major players to understand changes in your specialist sector.

Individual Directorships

Build lists of companies an individual is connected to, giving you cross-sell opportunities from existing clients and opportunities to build a relationship to discuss their private client and high-net worth requirements.

Industry Ecosystems

Find reasons to reach out, formulating a key contact strategy that aligns to their current circumstances.

Hot Tip: Changes in legislation are a key way to reach out to clients and prospects, protecting them from exposure – follow key bodies such as the Road Haulage Association, National Cyber Security Centre and the Food and Drink Federation.

Geographic Ecosystems

Follow key local bodies and influencers to be alerted to developments that could effect your clients.

In 2021, Birmingham launched a clean air zone, restricting the vehicles that can drive in the city centre – this has significant effects on local businesses fleet requirements; proactively discussing this change with your clients cements your position as a trusted advisor.
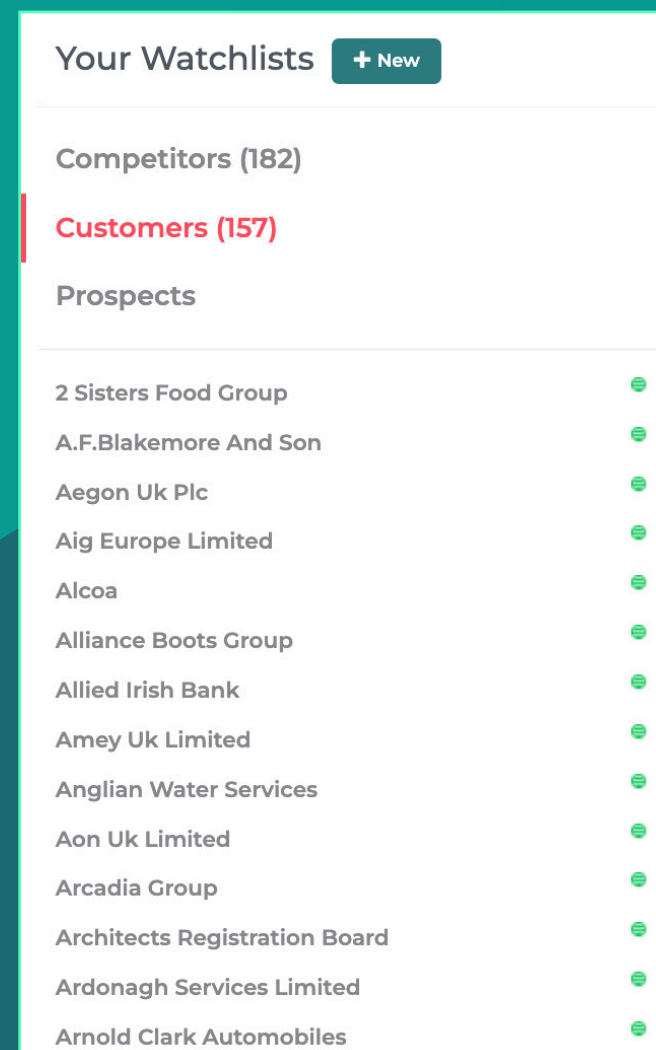
Following

Adding companies to watchlists couldn't be easier

Add Companies Wizard

Click on the Add Companies button directly from the following page, here you can paste a list of company names or registration numbers and our platform will guide you step by step to adding them to your watchlists.

Prospects

Monitor key influencers, regulators and major players to understand changes in your specialist sector.

Copy from Managed list

Looking to focus on a certain sector? Here you will find a range of managed lists focusing on industry verticals, governmental bodies, higher education, professional associations, trade bodies and many more!

Directly from *Find* Companies

The follow button on our Find Companies tool will add companies directly to a watchlist – giving you instant insights on your prospects.

Search for Companies

Here you can search by individual company names, find one you are interested in? Just click the follow button!

Hot Tip: Next to "Search for companies" you will find "Search by director" – Type in client and prospect names to build an ecosystem around the individual.

Next to your watchlists, you will see the news for the companies you have selected, here you can filter the news by date or relevance and apply a range of filters to narrow the news down to the topics that are valuable to you.

We have over 3,500 filters, including all major Perils and Torts, allowing you be informed of potential claims in clients, allowing you to proactively reach out, or with prospects, allowing you to discuss if the claim was handled effectively by the existing broker. We also include a range of Financial Filters, Management Topics and Sector information.

Hot Tip: Follow Local Authorities and filter the news for planning applications to be alerted to opportunities to discuss CAR and JCT 6.5.1 covers!

We also have topic cloud function, showing you the key topics raised by the companies in your watchlist – when following an industry ecosystem, this can keep you informed of key industry changes, maximising your sector knowledge.

Found a new article you like? You can read it in more detail by clicking the blue hyperlink and you can share directly to Social Media or via email by clicking the relevant buttons below the article.

Hot Tip: Each article has a unique URL when shared from the FullCircl Platform, when combined with our influence tab, you can track if the article has been read, identifying if your outreach has resonated! You will find the Influence tab by clicking the down arrow next to your name.

Be proactive - once you have added companies to a watchlist you will receive a daily email with all the insights from the previous 24 hours; allowing you to reach out before your competitors, building strong, long-lasting, relationships with your clients and prospects.

Dive Deep into Company Data

Acting as a trusted advisor requires you to understand your clients in great detail. Our SmartBroker service allows you to conduct in-depth research into your clients and prospects, identifying what they need, where they are exposed and their plans for the future, allowing you to deliver positive outcomes that protect them from financial harm.

You can find the company you care about in three ways

1 Type the company name or registration number into the Search for companies box.

Search for Companies 🔍	🔍 Search by Director	Companies
Start typing to begin searching...		
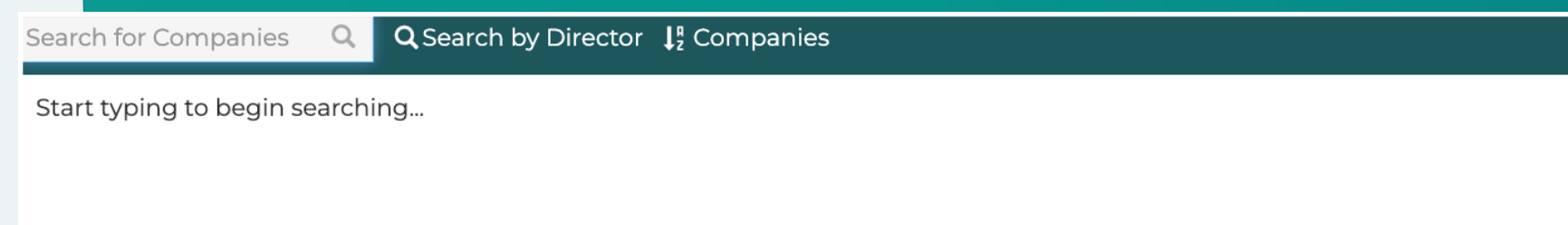
2 Click the company A-Z button for a list of all the companies you currently follow, across all watchlists.

...or Companies 🔍	🔍 Search by Director	Companies

Recent All A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0-9

A.F.Blakemore And Son   A.T.Kearney   Ab Agri

3 Already on the right watchlist? Click the company name on the left hand side.

2 Sisters Food Group

Briefing Tab

When you load up a company, you will be brought to the Briefing tab.

Here you will find a high-level summary of the company's current position, including turnover, year founded, nationality of parent and ultimate parent, and much more!

Directly below the summary, you will find our game changing Engagement Signals. Think of these as propensity to buy triggers, showing you where the company has exposure.

None showing? Click the find engagement signals button and we will load them right away!

We monitor companies for changes in their circumstances, providing you with alerts to what has changed and what that means for you, for example:

Export Turnover changes - Discuss Marine or Trade Credit insurance to cover your client's overseas exposure.

Hot Tip: Does this mean your client is now working abroad? Consider changes to the EL and PL covers.

Land / Building value increased – Speak to client about property insurance.

Other Directorships - A great cross sell opportunity

Significant Directors Salary – Discuss HNW or Private Clients insurance

Plant and Vehicles increases – Discuss Fleet requirements.

And many more.....

Below our engagement signals, you will find a further summary of the company – including a visualisation of the key financials, however we can do a deeper dive moving through the tabs.

Brenntag Uk Limited
Limited Company: 05262170

Explore Group | Screen | Following

Briefing | News | Social | Data | People | Screenings | More

Improve your results

✔ Active | 2004 Year Founded | 798 Employees | 2 Directors | Ultimate Parent Subsidiaries 0

Turnover £534.6M | Net Worth £195.3M | EBITDA £83.4M | Pre-tax Profit/Loss £71.7M | Delphi Score 100

Engagement Signals

All Signals

Credit Risk | 1 January 2024
Days beyond term decreased by -60.00%
For information only.

News

Here you will find the news just about this company. See a graph of when they have been in the news and have access to the Topic Cloud – **The larger the word, the more often this topic has been surfaced.**

Social

Next you can dive into all the information displayed on Social Media regarding the company.

This is a valuable tool for smaller companies who don't appear in the news very often.

Hot Tip: Have you heard of Crunchbase? This valuable tool shows you how a company has received funding in the past, giving you an indication on how they may proceed in the future. A company with Equipment Finance is likely to need machinery insurance.

For anyone working in the broader financial services sphere, this tab is a gold mine of information.

At the top of the page, will see the Experian Commercial Delphi score. Experian is the "UK's most trusted credit score" so you know you can treat it with confidence.

Next to the Experian Score, you will see some key information about the company, including its website and a summary of key data.

Scrolling down the page you will come to the Business description and SIC Codes.

Standard Industrial Classification of Economic Activities (SIC) Codes are a government way of categorising companies by their activities and sectors, all businesses are required to provide one when filling in official documents – However, they have not been updated since 2007, so many feel they are not accurate and not granular enough to classify what a business actually does.

Note: Many companies choose "Holding Company" as its SIC code, not detailing the actual business activity.

With these shortcomings in mind, FullCircl pull the Business Description to show you what the company actually does!

Hot Tip: Utilising our keywords in our Find Companies tool allows you to prospect on business activity more accurately.

Next you will find two *New* additions to our SmartBroker service – designed to help you with those all important Material Fact questions, improving your underwriting submissions and enabling you to obtain better premiums and terms for your clients and prospects.

- **Adverse Director History** – Showing any previous negative results for companies the directors where previously involved with; information historically difficult to obtain from clients.
- **Legal Notices including CCJs** – all notices raised against the company, including any CCJs they have received.

Under the Corporate Family Tree, you will find a list of all subsidiaries, in an easy list form to help you ensure the Employers Liability certificate is 100% accurate.

New We also now display portfolio companies – companies not officially in the family tree, but one the company has a financial interest in.

Here you also have the ability to view Group Structure – showing a visualisation of the company and all associated companies. Turnover size is displayed via the size of the circle, with links to subsidiaries and parent companies. Does the company have a grey circle around it? This means they have their own subsidiaries, a great way of identifying companies to cross-sell to!

Next you will find a timeline of key financial changes, showing you how the company is performing and changing over time.

The Financial Tab contains four years of financial data. We pull information from the Profit and Loss or Income statement, detailing key financial information including Turnover, Gross Profit, and Operating profit.

Hot Tip: By looking at trends in data, you can make strong recommendations preventing your clients from experiencing underinsurance. For example, by mapping out the growth in gross profit, you can make recommendations for sums insured for longer indemnity periods – want to know more? Ask about our underinsurance training session.

Data

Balance Sheet
Values shown in '000 unless stated

Assets	31/12/2022	31/12/2021	30/11/2020	30/11/2019
	GBP	GBP	GBP	GBP
Total Tangible Fixed Assets	175,829	419,837	413,190	60,315
Intangible Fixed Assets	12,059	12,457	13,838	5,340
Other Fixed Assets	137,628	141,497	14,726	750
Total Fixed Assets	**325,516**	**573,791**	**441,754**	**66,405**
Total Stocks & WIP	2,066	1,985	1,678	2,024
Trade Debtors	12,873	52,361	74,885	96,270
Other Debtors	57,919	65,547	162,903	153,184
Total Debtors	**275,017**	**121,466**	**239,341**	**249,454**
Cash		2,772	22,154	2,618
Other Current Assets	204,225	3,558	1,553	
Total Current Assets	**277,083**	**126,223**	**263,173**	**254,096**
Total Assets	**602,599**	**700,014**	**704,927**	**320,501**

The Balance sheet or statement of financial position, shows you the assets and liabilities. Here you find information including Fixed Assets – key for property insurance, Cash at bank – key for Premium Finance, and trade Debtors – key for Trade Credit Insurance.

We also provide all the key company ratios and disclosures, including number of employees and their salary, EBITDA, and directors salary – great for discussing high net worth insurance.

Hot Tip: Premium Finance is often an afterthought in the insurance conversation, particularly if the client has high cash in bank, but utilising the Return on Capital Employed ratio can help you show your clients that Premium Finance can have a positive effect on company profitability. Want to know more? Speak to your Customer Success Manager about our support for Premium Finance.

Previous Directorships (adverse)

Director: Mr David Brian Pickering Director
Stretton Green, Distribution Park Langfor, Appleton, WA4 4TQ

| Date of Birth | 21 March 1973 | Dates | 10 April 2014 - present |
| Nationality | BRITISH | Residency | United Kingdom |

Company Name	Company Number	Latest Event Name	Latest Event Date	Role	Shares	Appointment Date	Resignation Date
Autoteq Limited	01434750	Members Voluntary Liquidation	25 May 2021	Director	-	1 January 2015	-
Stobart Rail Freight Limited	05961679	Members Voluntary Liquidation	25 May 2021	Director	-	9 October 2014	-
Stobart Transport & Distribution Limited	05907280	Members Voluntary Liquidation	25 May 2021	Director	-	10 April 2014	-
Westlink Storage & Shipping Company Limited	03037077	Members Voluntary Liquidation	19 May 2021	Director	-	10 April 2014	-

Legal

Judgements

Judgement Date	Court	Case Number	Amount (GBP)	Type	Date Paid
2023-11	CIVIL NATIONAL BUSINESS CNTR	K7SYX414	2,525	Judgement	
2022-03	THE COUNTY COURT ONLINE	024MC186	241	Judgement	2022-06
2021-01	SHEFFIELD	G03YX302	12,982	Judgement	
2020-01	CIVIL NATIONAL BUSINESS CNTR	F7QZI6NF	12,803	Judgement	

Legal Notices

Date Raised	Type
None	

We also display key ownership details, including direct owners and shareholders and ultimate beneficial owner, including the degree of separation.

We pull Import and Export data directly from HMRC, allowing you to assess the goods and materials the company is bringing in and out of the country. This can be really valuable to help you assess the Marine Cargo requirements and to get a better understanding of business activities – you can even search to look for particular high risk or valuable items, to ensure your client complies with the terms proposed by the underwriter.

Under the documents tab, you have the ability to look at all the documents published on Companies House by this organisation. Including the Annual reports, which includes the Strategic Report, where a company discloses its "Principle Risks and Uncertainties" detailing what they see as the challenges for the coming year – allowing you to align your messaging and provide services to help mitigate their exposure.

We provide a deeper dive into the Credit situation at the company, including limits and an analysis of their payment days beyond terms, including industry comparison – showing you if the company is experiencing difficulties.

Finally, you find all the mortgages and charges registered with a company, giving you insight into how they are borrowing money – Do they have equipment finance? They need Machinery cover. Have they remortgaged recently or are they due to remortgage? A good time to discuss property insurance and rebuild cost assessment.

People

Under the people tab you find all the key Directors and Company secretaries for the organisation – including other directorships, assisting you to cross-sell to businesses you already have a connection with.

You can filter to look for retired or ex-directors, including directors that have previously been disqualified, giving you a good overview of the moral hazard.

Where GDPR compliant, we will also provide email addresses and TPS checked phone numbers; as well as links to their LinkedIn pages.

Screening

There is a lot of information to analyse to provide the best advice to companies, this can be particularly difficult for newer, more junior, account executives. That's why we built our new screening functionality!

By clicking the Screen button, our SmartBroker service pulls all the most up to date information on a company together and runs it against our Rules Engine. This soft form of AI analyses the company information to flag to you the key information you need to know.

Clicking on the Flags will show you positive reasons to engage with these clients to minimise their exposure, but it can also highlight potential hazards to onboarding, including CCJs, Adverse Director history, and risky countries.
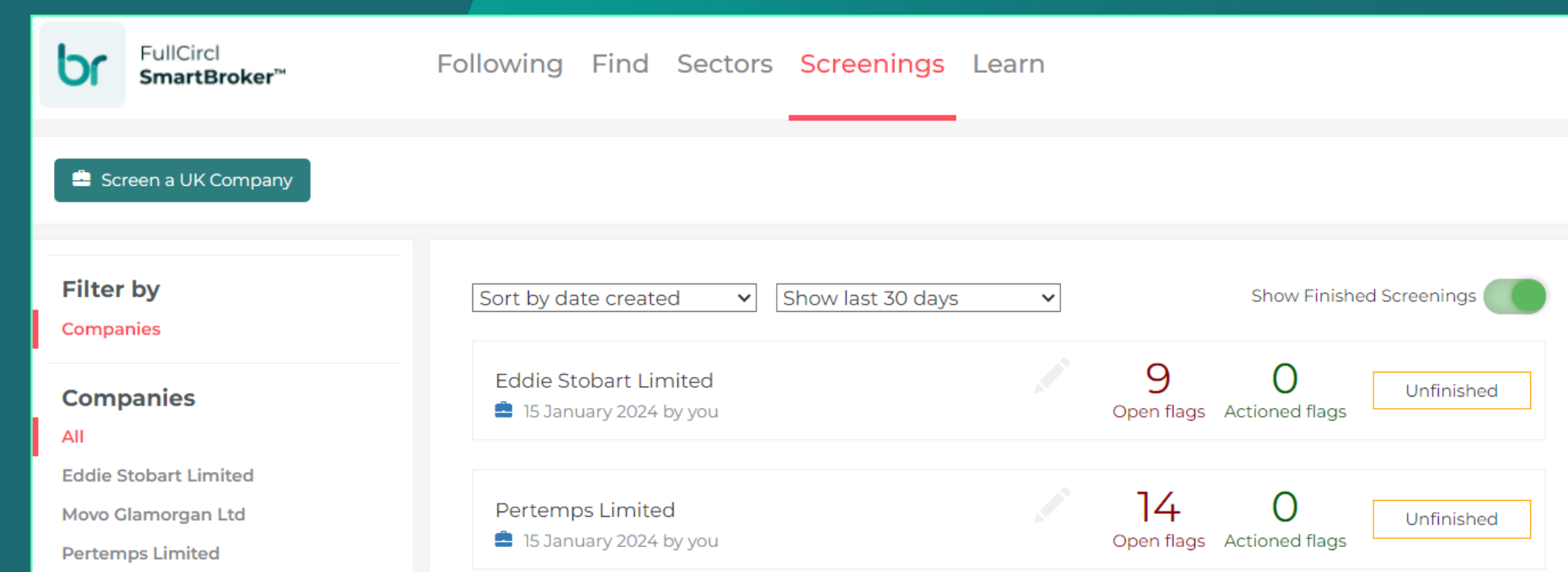
Hot Tip: We also have the facility to provide PEPs and Sanctions information during this screening – speak to your customer success manager to know more!

You can also collaborate with others on flagged issues, maybe you want a second opinion? Or need to refer to someone with more authority or specialist knowledge – add their name on the left-hand side and they will be notified. You can also download the page at the end, providing an audit trail for your compliance.

**FullCircl
SmartBroker™**

acturis
CONNECTED THINKING

Acturis Integration

You are not a robot! Millions of hours are wasted every year on manual tasks that could be automated, freeing you up to do what you do best – advise and support your clients.

Our new Acturis integration automates those manual tasks and enhances your compliance processes – especially with directors details for PEPs and Sanctions checking; giving you time back to add value to your relationships.

We can also surface our game changing Engagement Signals right within the Acturis platform – automating your growth and elevating your service.

SmartBroker x Acturis overview & feature guide

Add Company

When setting up a new company on Acturis, you can enrich all of the fields required, saving you time and reducing the possibility of human error.

Click the add company button on the left of the screen, input the company name and click the *new* external search button.

This will load up the link to the FullCircl SmartBroker service, allowing you to confirm the exact company by selecting it from the list.

Hot Tip: You can also search by company registration number for improved accuracy.

Once you have selected the right company, this will enrich the Contact file with all the information you need, including

- **Turnover**
- **Company registration number**
- **Number of Employees**
- **Business Description**

And many more…..

If you click the Primary Contact search button, a list of ALL Directors associated with this account will be shown, allowing you to define who the main contact should be.

Note: All the other directors will also be enriched on to your file, under "People and Locations" – If you utilise automated PEPs and Sanctions checking, these contacts will also be checked.

Where GDPR compliant, FullCircl will also enrich your Acturis file with email addresses and phone numbers – which we will also check on the Telephone Preference Service for you, allowing you to dial with confidence!

Once you save your file, you will be asked to perform a duplicate check – now that you have enriched the data, this will be more accurate, confirming there is only one file for this company.

Tracking

Acturis will ask you if you want to "Enable Tracking" on this company.

Tracking activates our SmartBroker rules engine, we will now monitor this company for any key business changes you should be aware of, including our propensity to buy triggers and any risky issues that could affect your relationship, for example:

• Change of Management
• Change of Address
• New CCJs

Notification

Enable tracking on this Contact to generate notifications based on updates from the linked External Data Provider?

Enable Tracking

Do Not Enable Tracking

Financial changes – that could lead to new exposures

• **Export Turnover –** a need for Marine
• **Plant and Vehicles –** a need for fleet

And many more......

Any changes will be added to the event log on the Acturis platform.

Hot Tip: You can set up automated workflows on these Events – Speak to your Acturis account manager to learn more.

Screening

Under the *new* external records section, you will be able to see that this file has been linked to FullCircl.

Here you can "screen" the company, click the Options drop down menu in the centre bottom of the screen, you will be able to "Run Screening" directly from here.

This requests the FullCircl rules engine to check all the information about this company and tells you what you need to know.

Not only will this save your experienced Account Executives time, automatically reviewing the company for them, but it also allows your more junior and inexperienced staff to benefit from the years of learning the senior team have been through, informing them about what they need to know!
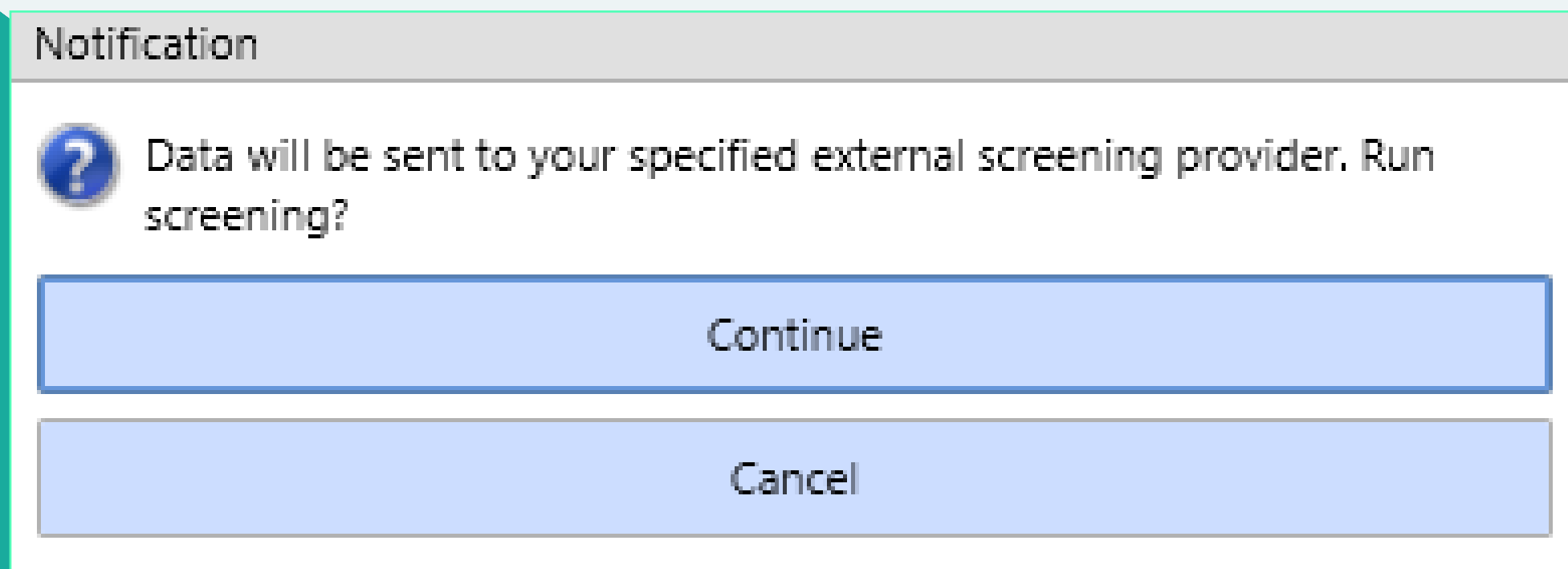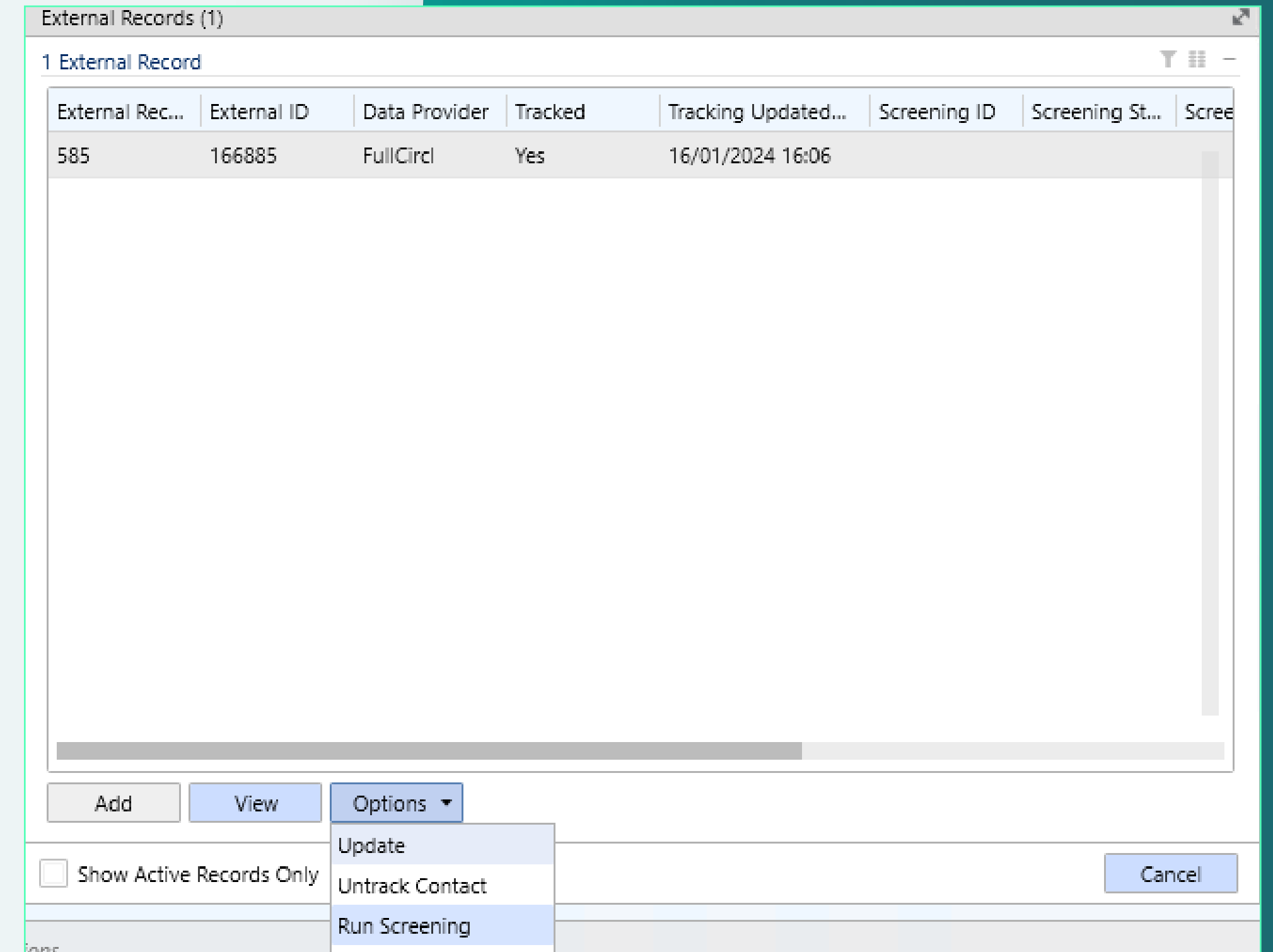
Hot Tip: Enabling screening for Account Handlers allows you to be reactively proactive – when a client calls to make a minor change to the policy, Screen them, and discover recent changes that could leave them exposed – allowing you to act as a trusted advisor, comply with consumer duty, and proactively grow your portfolio.

The Screening panel in Acturis will show you a summary of the changes and the best action to take, and by clicking the "Open Screening" button, you can load up the FullCircl SmartBroker service to see the changes in more detail.

Contact News

On the right-hand side of the screen, you will see the *new* "Contact News" button, which provides you a summary of the latest changes at the company you care about.

By clicking on the News Article and the "Details" button, you can see a high-level summary of the article. To read more click the "Open" button.

Hot Tip: You receive a high-level summary of the news in the Acturis platform, access the FullCircl SmartBroker service for greater filtering and analysis.

Enrich Existing Contacts

Did you know you can enrich the data on existing contacts too?

Open up the Client File, then click the "External Records" button. This allows you to link this file to FullCircl's SmartBroker service too! Click the "Add" Button, then select the company name from the options provided.

You will then be given the option to review the "Existing Contact" information against the "External Contact" information provided by FullCircl, enabling you to choose which you want to proceed with.

At the top of the page, you have the option to select all the information from either source, or you can review the information line by line, ensuring you are happy with the details provided – including that all important people information for your PEPs and Sanctions checks!

FullCircl
SmartBroker™

The 2024 BIBA Manifesto, 'Managing Risk for growth and economic security', discusses the advantages of using digital technology to drive organic growth and revenue retention. As two of the most recognisable technology partners within the insurance sector, the partnership between Acturis and FullCircl was formed to help Brokers Identify & Acquire, Verify & Onboard, and Retain & Grow clients and prospects – ultimately connecting the insights you need, when it matters most.

SmartBroker was designed in collaboration with industry leaders, to equip commercial lines brokers with rich, contextualised company information on every business in the UK&I and increase sales distribution capacity. By leveraging data-driven insights, brokers can identify new opportunities and build strong, long-term relationships that drive growth and revenue while assisting with regulatory compliance.

FullCircl are also proud to be a BIBA facility provider, offering attractive multi-seat bundles and CPD accredited broker specific training to the industry.

> "We're delighted to be the first network to take advantage of the opportunities generated when two leading insurtech providers come together. FullCircl's SmartBroker in combination with Acturis' digital transformation platform will help our partner brokers identify new opportunities for growth and action them in the most agile way possible. This is an exciting development for Hedron, demonstrating that broker growth is in our DNA and that we're willing to rewrite the rules and do things differently to help our partner brokers realise their ambitions."

Duncan Pagan, Consultancy Services Director at Hedron Network

HEDRON NETWORK

> "I am delighted to see the integration of Acturis and FullCircl being announced. As a partner of both firms, and a business committed to intelligent use of technology, we could see the natural synergy in this integration, and the potential added value for our business. I am pleased to have played a role in influencing the development of this valuable proposition for the broking community."

Phil Barton, CEO at Partners&

PARTNERS&

Want to learn more about SmartBroker x Acturis?

Speak to your Customer Success Manager, or contact us at **acturis@fullcircl.com**

FullCircl

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