



Specialist as standard

Schemes portfolio

Introduction

UK General has the knowledge, infrastructure and expertise to deliver schemes that add value and new revenue streams to our broker and affinity partners.

With extensive market knowledge and technical expertise we take a different approach to traditional scheme providers.

We recognise that opportunities exist within niche risk classes and areas of distribution.

Drawing upon our substantial experience of working with brokers and affinity organisations we create schemes that fit both end user requirements and broker distribution strategies.

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Achievements

**Insurance
Times**.co.uk

Top 10 Provider E-trading
Options for Brokers

Insurance Times Broker Service
Survey 2011



Top 20 Commercial Insurer –
Highest Climber

Insurance 360 Service Rankings 2011



Insurer/Underwriter of the
Year – Finalist

ITIJ Industry Awards 2011

**THE
THIRD
FORCE**

Highest Ranking MGA

The Third Force 2011

**FINANCIAL
WORLD**
INNOVATION AWARDS

Excellence in Governance,
Risk & Compliance – Finalist

Financial World Innovation Awards 2011



Outstanding Employer of the
Year – Finalist

Excellence in Business Awards 2011

What we offer

- A leading UK schemes provider
- Over 400 active schemes in place with brokers and high street brands
- Tailored insurance products across a wide range of specialist and niche risks
- Scheme solutions for brokers of all shapes and sizes from small independents through to large wholesale brokers
- Direct access to highly experience underwriters and senior decision makers



Become a **specialist**

Creating a differential and becoming a market specialist is becoming a fundamental necessity in an industry dominated by fierce competition.

The key to success is working with a specialist scheme provider that has the knowledge, experience and capability to identify and deliver a successful and profitable scheme.

UK General build strong, enduring partnerships with brokers to deliver schemes with unique features. This means that brokers become specialists in existing or new classes where they can boast their USP's and vital point of difference from competitors.

As a specialist schemes insurance provider, UK General can offer smart, nimble and flexible scheme solutions to deliver profitable opportunities, which often brokers do not know exist.

Identifying a scheme

A UK General Scheme creates an opportunity to increase GWP and grow profits through identifying a scheme based on customer requirements and demand in the marketplace.

Many brokers already have the opportunity to develop a scheme within their existing client portfolio that they don't realise exists. Identifying this is a challenge, however essential for your scheme to become an efficient and profitable centre of your business.

UK General build strong, enduring partnerships with brokers to deliver schemes with unique features. This means that brokers become specialists in existing or new classes where they can boast their USPs and differentiate from competitors.

Accessing the schemes marketplace

As a specialist insurer we can fill the gap and provide tailored scheme solutions in specialist risk classes and areas of distribution.

Unlike most traditional insurers that require a seven figure GWP, UK General have the technical expertise and flexibility to offer innovative scheme solutions without substantial investment in time and effort typically associated with scheme implementation.

UK General offer a wide range of scheme opportunities from off-the-shelf Smart Schemes, a solution designed specifically for independent brokers to fully bespoke scheme solutions. Our Scheme facilities include:

Smart Schemes (£100k+) – Off-the-shelf schemes which are pre-net rated with white-labelled documentation and fully packaged for quick and easy integration into your current administration and trading platforms.

Ancillary Schemes (£150k to £500k) – A mid-entry scheme facility that allows elements of cover to be tailored, giving brokers access to a net-rated product based on broker-owned policy wording or UK General policy white-labelled wording. Designed to give brokers an additional revenue stream, by complimenting existing distribution on a mandatory or optional basis.

Commercial & Property Schemes (£100k to £500k) – A mid-entry scheme facility that allows elements of cover to be tailored, giving brokers access to a net-rated product based on broker-owned policy wording or UK General policy white-labelled wording. Designed for brokers who want to grow or have more control over their current portfolio or who want to find a new market for an existing scheme.

Bespoke Schemes (£500k+) – Our Bespoke Scheme solutions offer unique facilities to insurance intermediaries with full support from start-up through to conclusion.

Making a scheme work

A successful scheme is a combination of innovative insurance products and technical underwriting expertise delivered efficiently, skilfully and supported by a flexible and responsive insurer.

The key to success is working with a specialist scheme provider that has knowledge, experience and capability to identify and deliver the scheme.

UK General work in partnership with brokers to ensure that each scheme we deliver is successful. Our business development managers are available to fully support a smooth integration of the scheme into your business.

We believe in building strong enduring partnerships with brokers and working together to produce real results for your customers, for your company and for you.

Benefits of a scheme

A scheme gives brokers the opportunity to increase revenue by taking control, here's how...

	Smart Schemes From £100k*	Ancillary Schemes From £150k*	Commercial & Property From £100k*	Bespoke Schemes From £500k*
Quick implementation	■	■	■	
Control of administration	■	■	■	■
Promote and trade under your own brand	■	■	■	■
Net-rated and enhanced commissions	■	■	■	■
Set your own selling price	■	■	■	■
Set your own customer service standards	■	■	■	■
Tailor your product		■	■	■
Marketing support		■	■	■
Benefit from delegated authority	■	■	■	■
Full underwriting flexibility			■	■
Dedicated project manager				■

* Retail Premium

Moving your scheme

At UK General we ensure that your move to us is completely seamless and work in partnership with you to understand the needs of your customers and your business.

Switching your scheme provider is not a decision that most brokers take lightly, therefore UK General introduce you to a dedicated business development manager who will work with you through every step of the process.

Your customers are important, this is why we ensure that the decision to move your scheme is actioned quickly, efficiently and with minimum disruption to the day to day running of your business and your customers.

We believe in building enduring partnerships with our clients, therefore when you move your scheme to UK General we will also work with you to develop your scheme, ensuring your products are competitive in the marketplace.

Testimonials

Home Emergency scheme

We're delighted that UK General have stepped in to help us drive growth in this scheme. We are working alongside them to grow the distribution channel (fuel providers) and deliver opportunities to cross sell home and buildings insurance.

Tim Radley – Partner – **F & R Associates Ltd**

Caravan insurance scheme

Having been let down at the eleventh hour by another insurer, I approached UK General to establish whether they would be interested in joining our caravan insurance panel. Speed to market was critical and within 7 weeks we had written our first policy on the binder. I was impressed with the speed, flexibility and professionalism they demonstrated and look forward to working with them on future projects.

Paul Scanlon – Managing Director – **E-Insurance Trading Ltd**

Smart Schemes

A Smart Scheme is a low entry scheme facility, designed specifically for independent brokers.

Our Smart Schemes are fully packaged insurance products that can be integrated into current trading platforms, allowing brokers to benefit from applying their own branding, controlling administration and defining their own selling price with a net rated product.

At UK General we believe it is important to provide brokers with flexible and accessible insurance solutions. Our Smart Schemes give brokers the freedom to make their own decisions and set their own selling price allowing them to compete with larger brokers and insurers.

Available products:

- Event
- Home Emergency
- Touring Caravan

We will also consider Smart Schemes for the following:

- Brown & White
- GAP
- Helmets & Leathers
- Home Emergency
- ID Theft
- Legal Expenses
- Misfuelling
- MOT
- Motor Breakdown & Recovery
- Motor Excess
- Motor Warranty
- Multi Appliance
- Rent Guarantee
- Scratch & Dent
- Tyres & Vehicle Paint
- Caravan
- Commercial Let Property
- Gadget
- Garden
- Handbag

- Keys
- Mobile Phone
- Personal Accident
- Residential Let Property

Features	Benefits
Quick implementation	Less investment in time and effort to implement the scheme.
Trade under own brand	Gives customers security in your brand.
Control of administration	No more waiting for underwriters to get back with quotes.
Manage service levels	Set service level standards and meet them as you control administration.
Control selling price	A net rated product allows flexible pricing to stay competitive.
Delegated Authority	Allows brokers to make informed decisions on risks and provide customers with quick, concise quotes.



Find out more
<http://goo.gl/RZZg9>

Commercial & Property Schemes

Commercial and Property Smart Schemes allow brokers to personalise elements of cover to build products specific to their client's requirements.

As a specialist insurer UK General can implement a tailored Commercial & Property Scheme in just 4 weeks*, having the technical expertise to include specialist areas of cover not offered by other insurers.

At UK General it is in our interest that your scheme is successful, we work in partnership with you from start through to completion to successfully deliver your scheme.

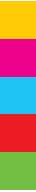
In a highly competitive marketplace it is important to differentiate in order to stay one step ahead of the competition, a UK General scheme allows brokers to do this.

Available products:

- Commercial Combined
- Leisure
- Office
- Property Owners
- Retail
- Tradesman
- Event
- Legal Expenses
- Wedding
- Buildings & Contents
- Caravan
- Residential Let Property

* Subject to agency agreement and underwriting

Features	Benefits
Quick implementation	Less investment in time and effort to implement the scheme.
Tailored areas of cover	Giving your clients areas of cover specific to their requirements.
Trade under own brand	Gives customers security in your brand.
Control of administration	No more waiting for underwriters to get back with quotes.
Manage service levels	Set service level standards and meet them as you control administration.
Control selling price	A net rated product allows flexible pricing to stay competitive.
Delegated Authority	Allows brokers to make informed decisions on risks and provide customers with quick, concise quotes.



Find out more
<http://goo.gl/tW0WQ>

Ancillary Schemes

The ability to differentiate products and services from competitors and generate an additional ancillary revenue stream is vital in today's highly competitive marketplace.

Ancillary Schemes and 'add-on' products open up the opportunity for brokers to increase revenue from existing customers and are a more efficient way to increase profit per customer.

UK General Ancillary Schemes are offered as part of your existing insurance products on an optional or mandatory basis and can be tailored to fit your client's requirements.

At UK General we are constantly seeking ways to innovate and create new opportunities for our broker partners. Our specialist nature allows us to offer innovative insurance products that add real value to your clients and produce tangible results for you.

Available products:

- Brown & White
- Furniture & Carpets
- GAP
- Helmets & Leathers
- ID Theft
- Legal Expenses
- Misfuelling
- MOT
- Motor Breakdown & Recovery
- Motor Excess
- Multi Appliance
- Personal Accident
- Rent Guarantee
- Scratch & Dent
- Tyres & Vehicle Paint
- Tenant/Students Contents
- Computers
- Gadget
- Garden
- Handbag
- Keys
- Mobile Phones

Mandatory Ancillary products:

Adding an Ancillary Scheme as part of your renewal process enables you to include additional areas of cover for your clients, with a minimal increase in premium allowing you to benefit from higher profits and commissions with minimal effort.

Optional Ancillary products:

Adding an Ancillary Scheme on an optional basis allows you to offer customers the choice of additional cover options.

Features	Benefits
Quick implementation	Less investment in time and effort to implement the scheme.
Tailored areas of cover	Giving your clients areas of cover specific to their requirements.
Trade under own brand	Gives customers security in your brand.
Control of administration	No more waiting for underwriters to get back with quotes.
Manage service levels	Set service level standards and meet them as you control administration.
Control selling price	A net rated product allows flexible pricing to stay competitive.
Delegated Authority	Allows brokers to make informed decisions on risks and provide customers with quick, concise quotes.



Find out more
<http://goo.gl/VluaY>

Bespoke Schemes

Our highly skilled technical underwriters can provide Bespoke Scheme solutions that meet the individual needs of brokers and affinity organisations.

UK General has significant experience in developing fully Bespoke Schemes and can offer a range of unique facilities and support options.

Available products:

- Commercial Combined
- Leisure
- Office
- Property Owners
- Retail
- Tradesman
- Brown & White
- Event
- Furniture & Carpets
- GAP
- Helmets & Leathers
- Home Emergency
- ID Theft
- Income Protection
- Legal Expenses
- Loan Payment Protection
- Misfuelling
- Mortgage Payment Protection
- MOT
- Motor Breakdown & Recovery
- Motor Excess
- Motor Warranty
- Multi Appliance
- Personal Accident
- Rent Guarantee
- Scratch & Dent
- Tyres & Vehicle Paint
- Wedding
- Travel
- Buildings & Contents
- Caravan
- Computers
- Gadget
- Handbag
- Keys
- Mobile Phone
- Residential Let Property
- Social Housing
- Tenant/Student Contents

We work alongside you in every aspect to ensure that the Scheme is developed, delivered and a full marketing strategy is developed to ensure success of the scheme.

Features	Benefits
Designated project manager	Our expert schemes project manager will work with you through every step of the process, from research and development through to the marketing and sale of your products.
Bespoke products	Giving your clients areas of cover specific to their requirements.
White labelling	Our marketing team will work with you to develop your product and fully white label it to your brand.
Distribution strategy planning	A project manager along with the sales and marketing team will fully research your product prior to development and explore the best routes to market.
Control selling price	A net rated product allows flexible pricing to stay competitive.
Delegated Authority	Allows brokers to make informed decisions on risks and provide customers with quick, concise quotes.
Technology integration	We work with you to fully integrate your product into your website and internal trading platforms.



Find out more
<http://goo.gl/PvIXW>



Contact US

UK General Schemes

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

t. 0844 557 4820

f. 0844 557 4821

e. schemes@ukgeneral.co.uk