



# Specialist as standard

Welcome to UK General

**uk** general  
insurance group

# Introduction

UK General is a **market leading expert** in the provision of **specialist and niche insurance** coupled with **flexible and innovative ways to trade**.

Our product and trading solutions are designed to provide a competitive edge to our clients who include brokers and affinity partners.

Technical expertise is at the forefront of everything we do and allows UK General to cover niche areas of risk that may not be possible for traditional insurers to cover.

One of our key strengths is our size; UK General are large enough to have the capacity and capability to deliver yet small enough to be flexible, responsive and accessible.

Part of UK General Insurance Group is agricultural specialist, Rural Insurance and one of the UK's largest compliance led broker support services, UKGI. This allows our partnership ethos to extend beyond specialist insurance into support and advice for our trading partners.

**£300m**

target gross written premium in 2012/13

**7**

offices across the UK

**4**

UK-based underwriting centres

**250**

exceptional and experienced people

**22**

regional business development managers

**2,500+**

brokers and trading partners distributing and selling our products

**50+**

commercial, agricultural and personal lines insurance products

**400+**

schemes in place with acknowledged sector leaders

**80%**

client retention rate

## Our Directors



Peter Hubbard



Michael Warren



Karen Beales



Malachy Smith

## Our Clients

UK General Insurance Group work with over 2,500 broker and affinity partners including sector and market leading brands:



**Direct Group**  
WHERE INSURANCE AND INNOVATION COMBINE



Insurance Services



Rural & Commercial Insurance

**PolicyExpert**  
Insurance powered by people




**PolicyPlan**

**Simply Business**




**solutions  
warehouse**

# Trading options

## Commercial

			
Commercial Combined	●	●	●
Leisure	●	●	●
Motor Fleet	●	●	●
Office	●	●	●
Property Owners	●	●	●
Retail	●	●	●
Tradesman	●	●	●




## Travel

			
Annual Multi-trip			●
Business Travel			●
Cancellation Only			●
Emergency Assistance			●
EU Residence			●
Impaired Health			●
Long Stay			●
Single Trip			●




## Financial & Specialist Risk

			
Brown & White			●
Event			●
Furniture & Carpets			●
GAP			●
Helmets & Leathers			●
Home Emergency			●
ID Theft			●
In-vehicle Gadget			●
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			●
Tools in Transit			●
Tyres & Vehicle Paint			●
Warranty			●
Wedding			●

## Property

			
Buildings & Contents		●	●
Caravan			●
Commercial Let Property		●	●
Computers			●
Cycles			●
Gadget			●
Garden			●
Handbag			●
Keys			●
Mobile Phone			●
Residential Let Property		●	●
Social Housing			●
Tenant/Student Contents			●

## Agricultural & Rural

			
Business Motor	●		
Equine	●		●
Farm Combined	●		●
Farm Motor	●		
Livestock	●		
Renewable Energy	●		

### Access to Underwriters

Our Underwriting Centres provide brokers with easy access to our underwriters for quick and efficient quotations and policy inception. In addition, there are Business Development Managers who maintain broker relationships at a local level.

### Electronic Trading

E-trader enables brokers to obtain instant quotations, process mid-term adjustments and renewals and provide instant policy documentation for a range of products. Our integrated trading facility also allows brokers to trade our commercial products via their software house in a comparative environment.

### Schemes

Allows brokers to use their knowledge and experience to tailor products to their exact requirements. Schemes are fully white labelled and net-rated giving brokers the freedom to take full control of service, administration and products giving customers exactly what they want.

# Group structure

**UK General Insurance Group** consists of **four divisions** each **operating in their own area of specialism** providing brokers and intermediary organisations with **a range of specialist and niche insurance products and services** coupled with **innovative and flexible ways to trade**.

## UK General Commercial

Our Commercial portfolio offers a range of competitive products to meet the needs of many businesses from the sole trader through to large corporate organisations. We have a team of highly skilled technical underwriters who have designed each product with the customers in mind, ensuring our Commercial product offering is tailored to markets and customer segments.

### Key products:

Commercial Combined, Leisure, Motor Fleet, Office, Property Owners, Retail, Tradesman

## Rural Insurance

One of the UK's leading specialists in rural and agricultural insurance, Rural Insurance is an underwriting company dedicated to working exclusively with brokers. Combining a wealth of experience with underwriting excellence, provides insurance solutions to meet a broad range of rural business and farming requirements.

### Key products:

Rural Business Motor, Equine, Farm Combined, Farm Motor, Livestock, Renewable Energy

## UK General Schemes

Working with major sector leaders and some of the UK's leading brands the schemes division develops tailored, net-rated and white labelled products for our clients, giving them full control over their insurance solutions. Our knowledge, infrastructure and technical expertise allow UK General to deliver schemes that add value and new revenue to our clients.

### Key products:

Commercial, Financial & Specialist Risk, Property, Travel

## UKGI

UKGI is the UK's leading compliance led support service for professional, independent insurance brokers. With approaching 400 members, UKGI delivers an unrivalled and affordable advisory package to a variety of brokers.

### Key services:

Broker business consultancy, Compliance services, Access to key insurer and premium finance markets, Development and technical training, HR support, Marketing support, Professional indemnity cover



# Contact US

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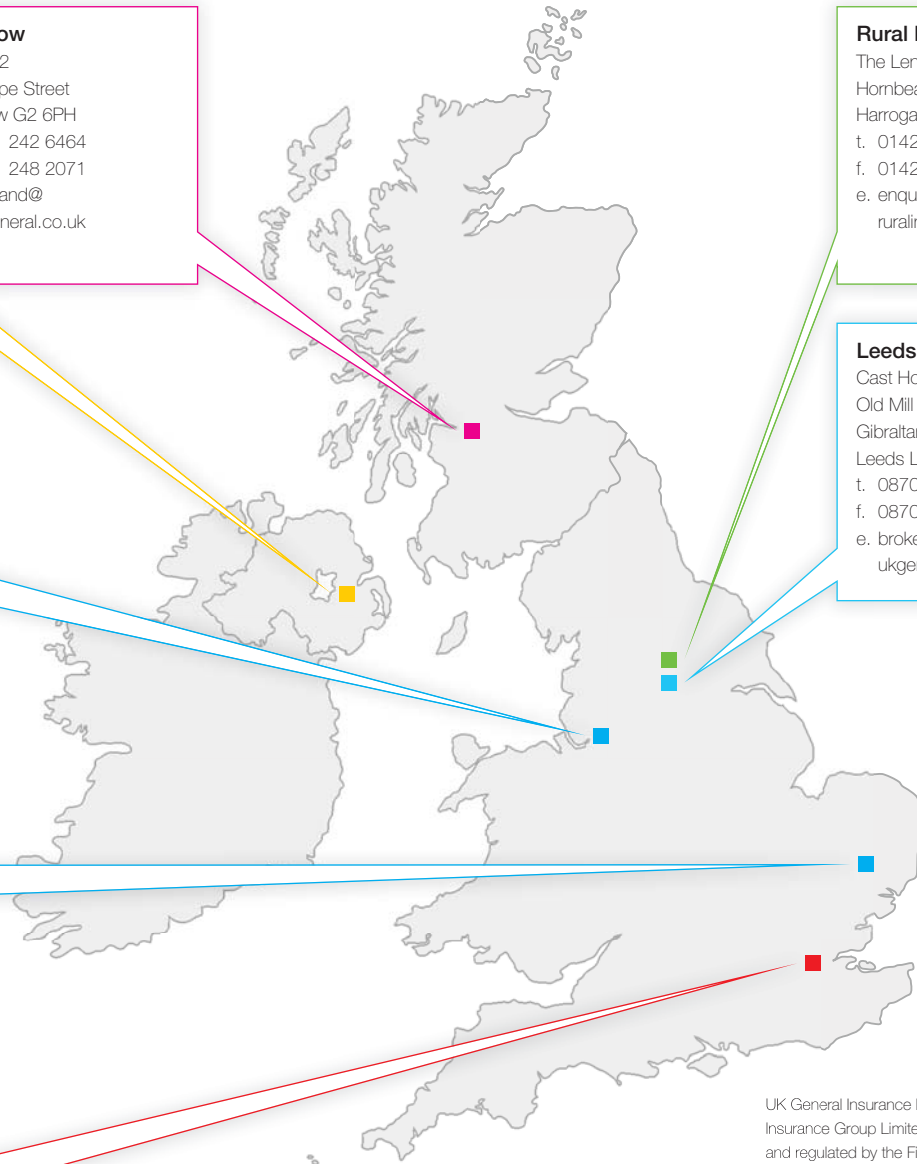
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