

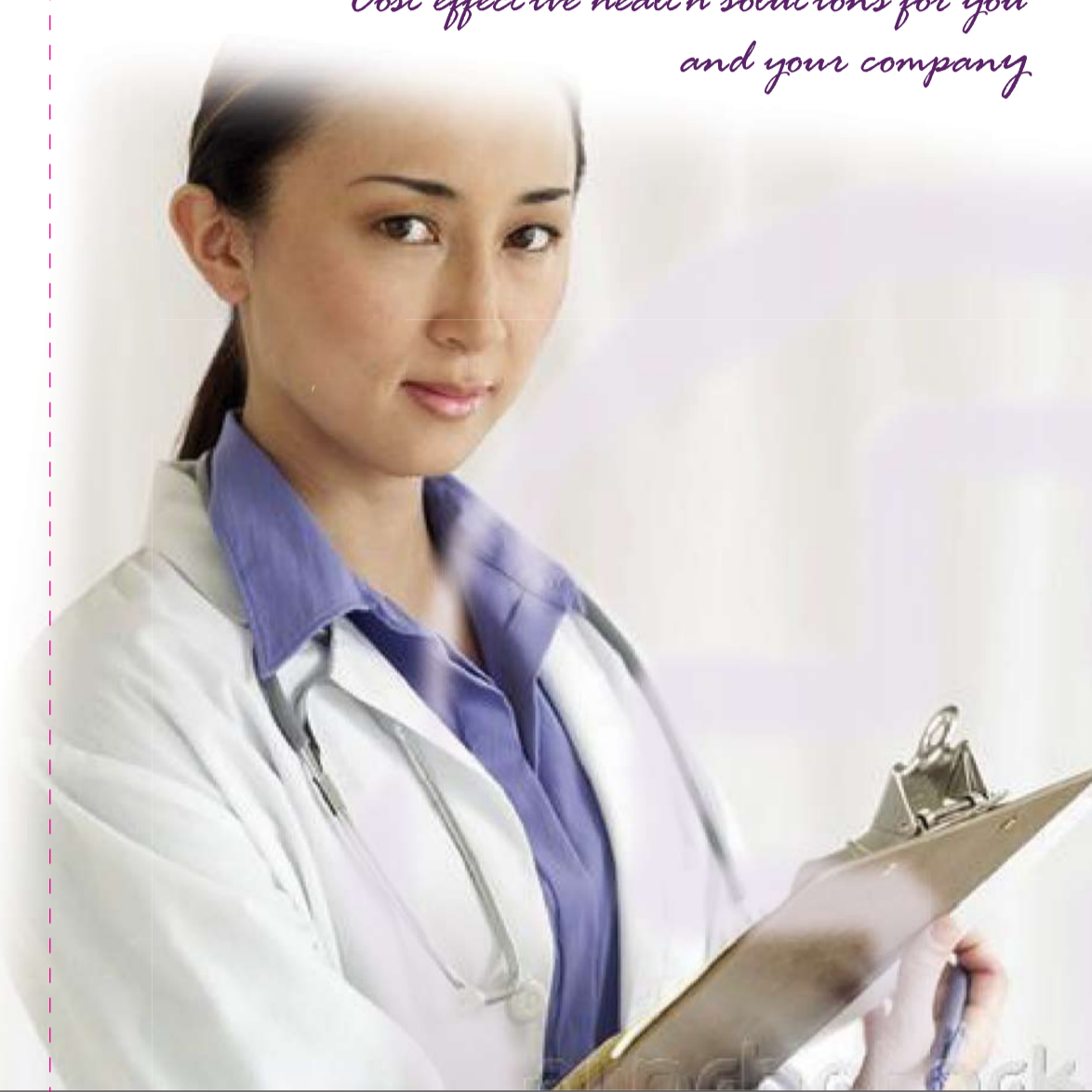
Tony Hulatt – Corporate Healthcare Adviser

Originally trained by Standard Life Healthcare, Tony has worked in the private medical insurance market since graduating from Leicester Business School in 1991. Subsequently gaining 15 years experience with various specialist healthcare intermediaries throughout the U.K., Tony has experience of negotiating and managing industry-leading arrangements in the SME sector, whilst maintaining a view that personal service is a commodity is often over-looked.

Tony is keen on combining competitiveness with an ability to genuinely maintain the excellent personal service levels that we should all, as customers, expect as standard.



*Cost effective health solutions for you
and your company*



INVESTOR IN PEOPLE

Brokerbility Healthcare is a trading name of Brett&Randall Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority.

Brokerbility Healthcare
Charles Berry House, 45 East Bond Street
Leicester LE1 4SX
tel:0116 242 3350 fax:0116 222 8300
email:info@brokerbility.co.uk

Registered in England & Wales 1629528.


What is Brokerbility?

Brokerbility is one of the UK's leading independent insurance broking groups and is made up of professional intermediaries who are well-established and successful in their own local area.



Why was Brokerbility established?

In recent times, the common trend in the insurance broking market has been for major "national" brokerages to swallow up smaller regional brokers creating "super brokers". Whilst this may be profitable for the shareholders of the "super broker", it reduces choice for the customer and reduces competition in the local market.

More specifically, companies that used to have a "personal" relationship with their broker begin to find that, as the result of the acquisition, their regular contacts change and their service levels suffer. They become just another number in an ever-expanding corporate conglomerate.


What are the advantages of Brokerbility ?

The main advantage that "national" brokers have over their regional competitors is their size. They often command preferential premiums from the insurance market for their customers, albeit often at the expense of service levels and choice.

Brokerbility addresses this imbalance and provides the 'best of both worlds'. It enables it's intermediaries to benefit from equivalent (and often better!) terms to those of the national brokers. At the same time the broker maintains its own regional identity and responsibility for staffing and management. This in turn, enables continuity of the excellent personal service and dedication and commitment to it's' clients.


Who are Brokerbility Healthcare?

Despite recent additional NHS funding, Private Medical Insurance (PMI) remains one of the most valued benefits a company can offer its employees. However, due to the nature of the product and legislative implications, companies require specialist advice. **Brokerbility** Healthcare is the dedicated division of **Brokerbility**, offering specialist, expert advice and a broking service in company healthcare and related matters.

Brokerbility Healthcare is based at Brett & Randall Healthcare in Leicester, one of the leading **Brokerbility** intermediaries and offers its services free of charge to all **Brokerbility** intermediary clients.


Why use Brokerbility Healthcare?

There is no cost to your company for using the services of Brokerbility Healthcare.

As a **Brokerbility** Healthcare client you will be assured of completely independent advice, free from commission deals that incentivise brokers to recommend business is placed with one or two particular insurers.

We work for you, not the insurer. We have a team of industry-trained experts to advise you and your employees on all aspects of your policy, from basic administration to more complex areas of claims settlement.

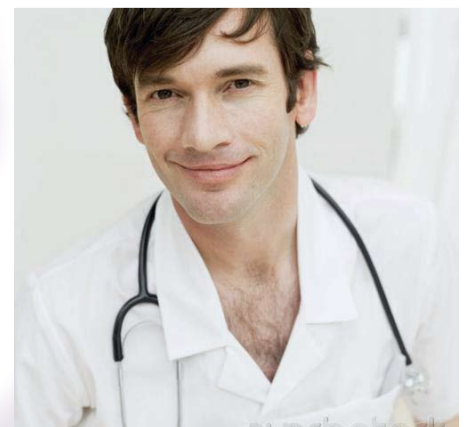
We have years of experience dealing with a wide range of insurers and the strength of our relationships with many of these providers is often of benefit and adds value for our clients.

As you would expect from one of the U.K.'s leading specialist intermediaries, we have access to a range of products that are not widely available in the marketplace.

When you join us, you will receive a dedicated Account Manager who will be your one point of contact to oversee the management of your account throughout the year. You will receive a comprehensive review of your arrangements at each renewal to provide the peace of mind that your scheme remains the most competitive and appropriate for you.

We are members of AMII – the Association of Medical Insurance Intermediaries. Membership of AMII is only available to specialist healthcare intermediaries.

- **If you currently deal direct with the insurer**, there is no loss to your company for using our services. Your benefits and premiums will not be affected in any way by appointing **Brokerbility** Healthcare.
- **If you currently use a broker for your healthcare arrangements**, please check that they are AMII members. If not, please consider using a specialist.
- **If you are insured individually or do not have medical insurance**, the most cost effective way to protect yourself, your family and maybe your key staff is to form a small group scheme with as little as two directors.



Brokerbility Healthcare are members of the Association of Medical Insurance Intermediaries