

PMIpartners 



PRU HEALTH



Introduce your clients  
to the benefits of  
**Private Medical Insurance**  
and we'll introduce you to  
the benefits of **PMI Partners**

Better health care for  
your clients – a better  
deal for you

PMI Partners is the perfect  
option for IFAs and  
insurance intermediaries  
who'd like to make more  
of PMI opportunities but  
perhaps lack the time or  
knowledge to deal with this  
market.

33%  
commission  
share



## Being a PMI Partner means:

- You can promote Private Medical Insurance to your clients and benefit from a 33% commission share
- Your client base is safe and will not be cross-sold to
- Your clients will receive impartial independent advice from a trusted source
- You can concentrate on your specialist field and not use up valuable time researching an unfamiliar market
- Your liability is protected. We take responsibility for all advice, compliance and administration
- Your client is protected. By bringing in a specialist partner your client is assured of getting the right policy and product provider for their individual circumstances

We search the market for your client:

AXA PPP

Allianz Worldwide

BCWA

BUPA

Exeter Friendly

Freedom

Health Online

Legal & General

Norwich Union

Pru Health

Secure Health

Standard Life

WPA and IMG Europe



## How We Work

PMI Partners is able to review the PMI market to provide your clients with a policy that's tailored to their needs in the following areas:

- Individual Health
- Family Health
- Corporate Health

### The types of clients we can help:

- The personal client who thinks private healthcare is expensive - PMI Partners makes it affordable
- The personal client who already has medical insurance but thinks they are stuck with their current insurer - PMI Partners can 'switch' insurers without compromising on cover.
- The small business who needs good value - PMI Partners performs a full market review every year.
- The corporate client who needs special treatment and great value for its employees and its shareholders
- The international client who needs healthcare worldwide - PMI Partners has specialist plans to suit



## PMI Partners

Complete a comprehensive telephone fact find

Review the market

Give advice and recommendation

Take all compliance and regulatory responsibility

Administer the sale

Do not cross-sell

Repeat the process each year to continually protect your client and retain renewal commission

## YOU

Introduce your client and provide basic contact details

## YOU

Get the piece of mind that your clients have been looked after, as well as 33% of the Initial Commission



## PMI Benefits

By simply introducing your clients to PMI Partners you could receive 33% of the initial commission.

### Example: Couple

Your clients David and Sarah, aged 38 and 34 respectively require a comprehensive policy to ensure they are diagnosed and treated quickly with the benefits of top drawer healthcare; private rooms in the cleanest hospitals with no waiting lists. Full in-patient and out-patient treatment in their local private hospital in Berkshire.

Monthly premium:	£100
Insurer commission rate:	54%
Initial commission:	£540
<b>Introducer Share 33% =</b>	<b>£178.20</b>

12 months later PMI Partners repeats the process and David and Sarah's existing insurer remains competitive at £110 per month. PMI Partners retains a renewal commission of 6%.

### Example: Corporate

Your client Bill is Managing Director of a local packaging company with 98 staff. They have an existing private healthcare scheme with a top brand but have no idea whether it offers the company or the employees good value. PMI Partners completes a full free market review and arranges a replacement scheme at a significant reduction.

Corporate monthly premium:	£3920
Insurer corporate commission rate:	16%
Initial Commission:	£7526
<b>Introducer share 33% =</b>	<b>£2483.58</b>

**Important Note:** these are typical examples of recent cases. Please note that commission levels can differ from insurer to insurer and dependent on the type of business (corporate/personal, first time purchase/switching insurers'). We are happy to disclose all these rates to you.



## Frequently Asked Questions:

Q. Is there any cost to use this service?    A. No.

Q. Is there any minimum commitment?    A. No, simply pass on as many or as few leads as you wish.  
Obviously, we hope you will offer this simple and effective service to all of your clients.

Q. Is there any clawback of commission?    A. Only in the first year, which happens infrequently.

If you are interested in becoming a PMI Partner and require more information, simply call us on **0845 145 0060** or email **info@pmipartners.co.uk** or complete the Introduction Form and fax or email it to the address shown. Alternatively you can visit [www.pmipartners.co.uk](http://www.pmipartners.co.uk)



Clarence House, The Promenade, Cheltenham, Glos. GL50 1AP

Tel: 0845 145 0060    Email: [info@pmipartners.co.uk](mailto:info@pmipartners.co.uk)    [www.pmipartners.co.uk](http://www.pmipartners.co.uk)

# Introduction Form

Introducing Firm:

FSA Number:

Advisor Name:

Telephone:

Email Address:

Fax this form to: 0870 234 0066

Email to: [quotes@pmipartners.co.uk](mailto:quotes@pmipartners.co.uk)

Submit online: [www.pmipartners.co.uk](http://www.pmipartners.co.uk)

Telephone: 0845 145 0060



The following is/are interested in Private Medical Insurance for:

Single  Couple  Family  Corporate Group

Client 1 Name:

DoB:

Client 2 Name:

DoB:

Contact Address:

Tel:

Email: (if applicable)

Does the Client have an existing Medical Insurance Policy?

Yes  No