



MS  **Amlin**

Your partner in UK healthcare insurance



MS Amlin is a leading insurer and reinsurer, and part of the global top-10 insurance group MS&AD. With a 300-year record and more than 2,400 people in 26 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks. In turn, this promotes continuity and prosperity around the world.



An ever-changing market

Healthcare providers face many unique challenges in today's market. Alongside traditional insurance risks such as fire, theft and medical negligence, there are now a growing number of modern threats to businesses, including cyber-attacks, corporate manslaughter laws and the impact of Brexit.

Tight budgets, strict regulation and an increasingly litigious society can also prove problematic for healthcare organisations looking to protect their assets. So finding an insurer that offers not just comprehensive, industry-specific insurance cover but also a holistic service and risk management proposition, is more important than ever.

It means that if anything goes wrong, there's a structure in place to keep businesses fully operational and financially secure, alongside programmes to continually help improve the management of risks to the business, all handled by people who truly understand your client's industry.

“Our experience in the industry, built up over many years, enables us to create personalised solutions for your healthcare clients – protecting their businesses, their employees and those in their care.”

David Bramall
Lead Underwriter, UK Casualty



Why partner with us?

MS Amlin has been insuring healthcare clients for many years – not just in the UK, but all over the world. Our flexible products, cross-class capability and competitive prices help us to attract leading companies from across the industry. But it's our in-house expertise and first-class service that secures these relationships and sets us apart from so many of our competitors.

Specialist healthcare underwriters

Our specialist underwriters are knowledgeable, supportive and always open to new ideas. They can help you arrange comprehensive cover for all of your healthcare clients – from large-scale health trusts and care institutions, to medical suppliers and independent providers.

In-house technical support

Our claims and risk engineering experts understand the technical aspects of the healthcare market better than most. They share their knowledge and insight at every opportunity and work alongside trusted external healthcare partners to provide you with specialist assistance.

Cross-class capability

We provide property, casualty and motor insurance across a broad range of healthcare sectors. Our experience across these classes means we can manage more complex risks and tailor a solution to your unique specifications.

Outstanding service

We know how important it is to have access to the right people, processes and information. Any time you need advice or assistance, our healthcare experts are on hand to offer dedicated support and point you and your clients in the right direction.

“We don't just protect healthcare providers when things go wrong; we help to proactively manage their risks throughout the year and prevent unnecessary threats from materialising.”

David Dexter
Casualty Risk Engineering Manager

Product flexibility

Healthcare risks vary a great deal across the UK market. So rather than having a set list of products, we prefer to build our cover around the specific needs of your clients.

Depending on your requirements, we are comfortable handling high-value accounts for large healthcare institutions or equally happy to work on smaller business policies for niche providers.

“We adapt our cover to suit your clients so that they get all the protection they need, without paying for anything they don’t.”

Susan Dooley
Senior Casualty Underwriter

Core areas of cover

Property	including material damage and business interruption, as well as covers such as goods in transit, money and computers
Casualty	including employers' liability, public liability and product liability, plus non-medical treatment risks
Medical malpractice	provided in support of the main property and/or casualty covers
Motor fleet	including blue light cover

Our property and casualty options can be underwritten as standalone products or combined with medical malpractice cover. Motor insurance can also be included alongside these options as a separate policy.

We also have a range of additional specialist covers which are perfectly suited to healthcare business, all of which enable the package to be tailored to protect all areas of the business under one roof.

Specialist areas of cover

Abuse cover	available on a claims made basis, and consideration can be given to alternative approaches
Treatment cover	suitable where employees administer treatment to patients but where full MedMal cover isn't required
Cyber liability	comprehensive cover options to protect the confidentiality, integrity and availability of data and systems
Professional indemnity	specialist cover for breach of professional duty
Directors' and Officers'	specialist liability cover for key members of staff
Engineering breakdown	damage and consequential loss cover for plant and equipment



Extensive appetite

We cover both public and private healthcare organisations on a primary or excess basis – as combined or standalone solutions. Our appetite extends across a wide range of healthcare sectors and is focused on property or casualty-led risks, with medical malpractice and motor cover provided alongside as required.

While our UK products are designed for UK-based clients, we also have dedicated teams that can provide further solutions including medical-led risks, for European and International clients from our London and European offices.

Typical clients

- Residential care homes & day centres
- NHS trusts (general or mental health)
- Private hospitals and clinics
- Domiciliary care
- Health screening
- Health and medical charities
- Ambulance/blue light fleets
- Medical employment agencies

“Thanks to our specialist underwriting capability, we can consider a wide variety of risks, for a wide variety of clients.”

Richard Coxon
Head of UK Corporate

Risk Engineering support

We know how much the details matter in this industry, which is why we aim to support you in every way we can. Whether you're dealing with us face-to-face, over the phone or online, you'll find our team friendly, approachable and always willing to go the extra mile. From your initial enquiry, right through to dealing with a claim, we're confident you'll notice the difference.

Risk Engineering

Risk management is one of our core strengths as a business. It sets us apart from many of our competitors and allows us to provide targeted support to you and your clients through every stage of the underwriting process.

With a range of innovative solutions available, our experienced risk engineers can help you source the most appropriate services for your clients. Depending on your requirements, these might include a dedicated account manager, professional risk guidance and access to a wealth of online resources. We can also arrange risk engineering programmes, bespoke toolkits and regular access to third-party specialists from our consultant base.

Online RISC portal

Our healthcareRisc portal is an online resource available to all our healthcare clients, regardless of size. It provides detailed information on managing risk and is a handy reference point for everything from guidance on property risks and health and safety advice, to clinical accidents and motor risk assessments.

Focusing on common claims, our portal is a "one stop shop" for risk management

legislation, general risk advice and best practice documentation. It also gives your clients access to our tried and tested toolkits, which are proven to have a positive impact on the volume and size of associated claims. Available in just a few clicks, the toolkits are easy to access, simple to understand and relevant for a range of topics, such as challenging behaviour; manual handling; slips, trips and falls; plus flood and fleet risk.

Risk Engineering services might include (depending upon premium spend):

- A dedicated account manager to oversee the programme
- Access to training workshops
- Regular e-newsletter
- Claims defence reviews
- Resilience training
- Business continuity support
- Big data analysis
- Property risk profiling surveys
- Fleet risk management review
- Clinical risk management review

Did you know?

Clients and brokers rate the overall satisfaction of our Risk Engineering team at 98%

Source: MSIG Independent Risk Engineering Survey (July 2015)

Training and advice

in partnership with DAC Beachcroft

Alongside DAC Beachcroft, a leading international law business and one of the UK's most trusted experts in insurance and healthcare, we are able to offer access to a range of services and advice at preferential rates, designed specifically for healthcare businesses.

DAC Beachcroft's 50 strong national healthcare team is one of the largest in the UK and also works alongside other teams including clinical risk, corporate and employment, ensuring seamless advice across specialist areas.

Services and advice available include:

-
- clinical and corporate governance
-
- CQC registration and compliance
-
- health and safety law and prosecutions
-
- inquests and judicial reviews
-
- safeguarding
-
- reputation management

DAC Beachcroft are also able to offer a bespoke specialist training service which can be provided in-house to a group size of your client's choosing and tailored to the organisation's needs, policies and procedures. Topics include:

-
- Mental Health Act
-
- Mental Capacity Act & deprivation of liberty safeguards
-
- information governance & Caldicott Guardian
-
- duty of candour
-
- inquests, tribunals & court skills
-
- consent
-
- CQC/regulatory

We know that such training and advice can be invaluable in the current healthcare market, so our partnership with DAC Beachcroft helps your client to get the right guidance throughout the year, on the topics that matter most to them.

Expert underwriting

When you and your client are looking for the right insurance partner, what you really want is someone that genuinely understands your market and the risks you face.

Our experienced underwriters have a wealth of knowledge at their disposal and a proven track record in the healthcare market, and are based in our strategic healthcare hubs around the UK. Whatever your clients' requirements, you can be confident that our underwriters will be able to tailor a solution to suit their business across all lines of business.

“We focus our attention on industries where we have genuine expertise - essential to understanding the intricacies of healthcare businesses.”

Greg Wilde
Head of UK Regions

Our UK Healthcare Underwriting Team



David Bramall
Lead Class Underwriter –
UK Casualty

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Tim Woodward
Senior Property Underwriter

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Susan Dooley
Senior Casualty Underwriter

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Scot Charley
Leading Underwriter
– Fleet

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scharley@msamlin.com



Andrew Briggs
Senior Development
Underwriter – Property &
Casualty

0121 262 4152
abriggs@msamlin.com



Specialist claims handling

Our detailed knowledge of this market has helped us to build a best-in-care claims service that reflects the true challenges faced by healthcare organisations.

As part of our service, we take the time to understand every aspect of your clients' business, so that we can provide a personal solution that meets their specific needs. We have also appointed DACB Solicitors as our Third-party administrators. They have a wealth of industry knowledge at their disposal and a great deal of experience working with health and care sector clients.

To give you added reassurance, we offer a dedicated point of contact for all ongoing claims enquiries. This helps to ensure a consistent service and puts case managers in a better position to handle claims proactively. It also helps to ensure better outcomes for your clients.

Our in-house team works alongside DACB on all of the larger or more complex claims. Plus our technical experts are happy to

support you with any individual queries that may arise. So if you have any questions along the way, there is always someone on hand to help.

Claims review meetings

Although we provide monthly management information reports relating to claims, we find that it's sometimes easier to discuss the details of a claim in person. So where possible, we welcome regular claims review meetings with all interested parties.

These meetings give us an opportunity to have an open files discussion regarding liability and value on specific cases. They are generally very productive and always have your clients' best interests at heart. Plus they help to keep our approach fresh and shape our processes for the future.

Claims Support



Richard Alexander
Claims Account Executive

0207 702 6298
ralexander@msamlin.com



Casualty claims

Bespoke contact details set up for each client



Property claims

newclaims.msamlin@davies-group.com



Motor claims

+44(0)1245 396655
amlin@mfsclaims.co.uk



Did you know?
90% of brokers rate our claims service as the best in the market

Easy access throughout the UK

Our experts are available in three Healthcare Hubs across the UK – in London, Birmingham and Manchester.

Alternatively, feel free to speak to your local underwriter or business development manager, who will be happy to direct your query on to one of our regional experts.

London (Head Office)

The Leadenhall Building,
122 Leadenhall St,
London, EC3V 4AG

Birmingham

Colmore Plaza,
20 Colmore Circus,
Queensway,
Birmingham, B4 6AT

Manchester

2nd Floor,
3 Hardman Square,
Spinningfields,
Manchester, M3 3EB





Financial strength

Our underwriting subsidiaries are highly rated for their financial strength. We also benefit from the exceptionally high ratings of the MS&AD Group, the eighth largest non-life insurer in the world, as well as being part of the Lloyd's of London Chain of Security.

MS Amlin at a glance

£3,005m

2016 Gross written premium

£2,908m

2016 Net assets

+20yrs

Wealth of experience
Senior Management average
years industry experience

Financial strength

MS&AD Group

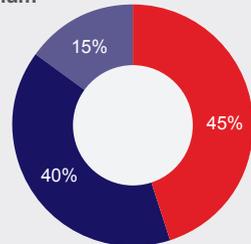
A (Stable) AM Best

A+ (Stable) S&P

A1 (Negative) Moody's

2016 Gross written premium by business unit (%)

- Reinsurance
- Property & Casualty
- Marine & Aviation



Syndicate 2001

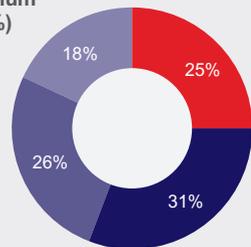
A (Excellent) AM Best

4+ (Stable)* S&P

A1 (Stable) Moody's

2016 Gross written premium by geographical class (%)

- UK
- North America
- Europe
- Other



*Lloyd's syndicate assessment



Find out more

If you would like to request a quote or discuss your healthcare insurance options in more detail, we would be delighted to talk further.

Call us today or speak to your local Underwriter or Business Development Manager.



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msamlin.com