



Real-time technology
backed by human intelligence

Your partner in digital insurance solutions.

MS  **Amlin**

Where know-how
meets can-do

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 1,500 people in over 20 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks.

In turn, this promotes continuity and prosperity around the world.

Professional, friendly and focused on you

At MS Amlin, we believe that smaller businesses deserve the same level of protection as large, multinational organisations. So, to help you come up with meaningful insurance solutions for your clients, we have created digital trading platforms dedicated to SMEs that not only offer competitive covers and pricing, but allows you to do this with all of the speed and efficiency that comes from having this at your fingertips.

Our platforms are fully automated, which means you can access quotes 24/7 and select products across a wide range of industries. Plus it's managed by a team of specialist underwriters who understand the market, respond quickly to your enquiries and generally help out in any way they can.

“By making it easier for companies to protect the things they care about, we help them to grow, flourish and reach their true potential.”

Katie Wolff
Head of UK Digital

MS Amlin stability

As part of the MS&AD group, we are backed by one of the world's largest international insurers. This helps to keep our costs manageable and our premiums competitive. It also gives your clients confidence in our products and reassures them that they will be well looked after in the event of a claim.

MS&AD INSURANCE GROUP

£37billion

Ordinary income (2019)

£17billion

Net assets (2019)

MS Amlin

£3.7billion

Gross written premium (2019)

+20 years

Wealth of experience
Average Senior management experience

MS&AD Group

A+ (Superior) AM Best

A+ (Strong) S&P

**MS Amlin
Insurance SE**

A (Strong) S&P

Supporting SMEs



Commercial and Residential
Property Owners



Commercial
Combined



Mini
Fleets



Agricultural
Motor



Shop



Bespoke solutions developed
for your unique needs

Insurance your clients need... under one roof.

SIMPLE. STRAIGHTFORWARD. STRESS-FREE.

Digitally enhanced insurance

The right amount of cover with the least amount of fuss

Whether you're supporting a new start-up or an established enterprise, our digital products are easy to access, simple to manage and suitable for most types of business, protecting them with some of the most comprehensive cover in today's market.

You no longer have to wait. By using our range of trading platforms you can get a quote from us in just a few minutes – without compromising on quality. Our platforms are simple to use and because decisions are closely monitored by human experts, you can expect a high level of service, without any delays or disruptions.



Knowledge and understanding

Our deep understanding of the SME market allows us to provide comprehensive cover, quick turn-around times and a truly personal service. Rather than settling for simplified e-products, we deliver comprehensive solutions across a wide range of industries.

- A team of experienced underwriters dedicated only to SME business
- Complex product wordings at the touch of a button
- Full documentation available at point-of-sale

Keeping you well-informed



Choice and flexibility

Our slick, online systems give you easy access to all types of insurance – from Property, Fleet, Shop, Commercial Combined to Agricultural Motor. Our products can be fully tailored, combining human experience and intelligence to offer competitive solutions for you and your client, with expert underwriters on hand to influence decisions and make adjustments where they see fit.

- E-trading available through MS Amlin directly or via Acturis
- Bespoke pricing and online broker discounts
- Make your own mid-term adjustments, putting you in the driving seat

Providing the right options



Experience and support

If you need assistance we are here to help. Our dedicated underwriters are happy to answer your questions, offer support and pass on the benefit of their vast experience. As experts in their field, they understand your business and can help you fully understand your options and make better decisions for your clients.

- Industry experts across all market sectors
- Easy access to key decision-makers
- Hands-on broker support

Making decisions easier



Speed and efficiency

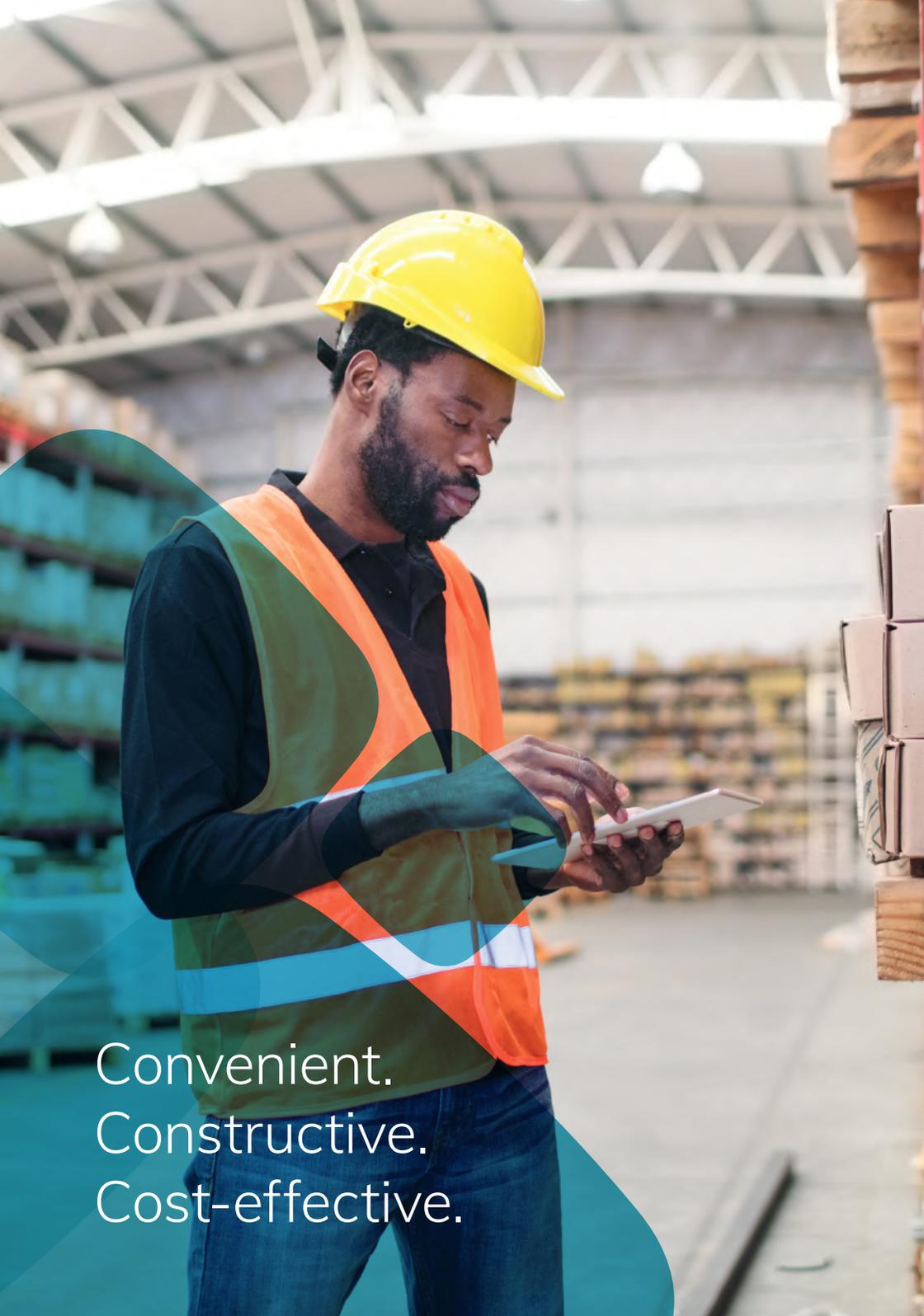
Whether it's returning your calls, giving you access to the right people or sourcing relevant benefits, we share the same sense of urgency as you and your clients. From the moment you get in touch until the moment you make a claim, you will find us agile, efficient and highly-responsive.

- Fast-quoting system that can be adapted to different industries
- Quick quotes in under a minute*
- Underwriting referrals responded to within one hour
- Claims calls answered within 20 seconds**

Responding to your every need

* Available on our Countrywise platform

** Taken from claims service data delivered from Jan-March 2020



Convenient.
Constructive.
Cost-effective.

Commercial Combined Cover

Multiple insurance options in a single plan

Rather than taking out separate policies for different types of risk, our Commercial Combined cover protects your clients against multiple threats, in a single modular plan.

With options for everything from accidents and break-ins, to system failures and cyber-attacks, you can build your benefits around the needs of your clients. And because our digital products have been developed exclusively for SMEs, you'll find them flexible, affordable and effortless to put in place.

Benefits to clients

- Insurance solutions for over 1,000 unique trades
- Cover available to new business ventures
- Legal expenses included for free
- Up to £100k cyber cover available as an optional extra
- £25k equipment breakdown cover included as standard

Risk examples within appetite

- Metal workers & Precision Engineering
- Manufacturing (such as electrical components, confectionery and optical goods)
- Wholesale & Retail risks
- Office-based organisations (including software developers)
- Printers
- Breweries (and micro-breweries)
- Builders & Plumbers Merchants
- Tile, Pottery, Ceramic, Stone and Marble Products/Manufacturing

Easy.
Effortless.
Efficient.



Shop

Open all hours for UK retail outlets

Our flexible Shop Insurance product is designed to protect individual premises or small chains throughout in the UK. It covers over 250 trades, including online stores, and can be adapted to a wide range of industries – from fashion and farming to health and beauty.

We're happy to consider shops of all shapes and sizes – including new business ventures. Our wide acceptance criteria helps to minimise referrals and we have a long list of benefits that can be applied to different industries – either as standard cover or added extras.

Risks within appetite

- Clothing / Fashion retailers
- Electronic good sales
- Hairdressers, barbers and beauty salons (with optional treatment cover)
- Newsagents and Stationary / Card shops
- Grocers and Farm shops
- Coffee shops
- Computer shops

Standard cover

- Material Damage
- Business Interruption (standard minimum £750K for 24 months revenue protection)
- Loss of money (up to £250K)
- Unspecified safe limit (up to £5k)
- Glass (£2K per location)
- Shop front (£2K per location)
- Deterioration of Stock (£2K per location)
- Goods in Transit (£5K)
- Unspecified safe limit (up to £5k)
- Employers' Liability (Indemnity up to £10M)
- Public/Products Liability (up to £2M)
- Legal Expenses
- Computer Hacker Damage

Optional cover

- Buildings, Tenants Improvements & Landlords Fixtures/Fittings
- Treatments
- Fidelity (theft by employee)
- Loss of Licence (Liquor Licence only)
- All Risks (UK, EU or Worldwide territories)
- Terrorism



Practical.
Professional.
Dependable.

Property Owners

Keeping property portfolios as safe as houses

Our Property Owners product is ideal for anyone looking to protect commercial or residential properties in the UK. Whether your clients have a single site or multiple locations, our cover is extremely versatile and can be adapted to their individual needs, circumstances and budget.

Policies include everything from traditional buildings and contents cover to landlord protection and business interruption. We also accept unoccupied risks and insure up to £5m buildings sum before referral. Plus we include malicious damage cover and theft by tenants as standard on all our policies.

Commercial risks within appetite

- Offices
- Surgeries
- Retail (with or without flats above)
- Retail Warehouses
- Builders Merchants
- Metal Manufacturing including Precision Engineering
- Motor repairers
- Short term Unoccupied Properties (up to 12 months unoccupied, clear occupancy plan, including undergoing renovation)

Residential risks within appetite

- Purpose built blocks of flats
- Private dwellings
- Buy-to-let properties
- Student properties (no cover restriction)
- Short-term unoccupied properties (up to 12 months unoccupied, clear occupancy plan, including undergoing renovation)



Flexible.
Affordable.
Focused.

Mini Fleet

Keeping small businesses on the road

We know that many industries rely on company vehicles to keep their business running. So we have developed a flexible and affordable insurance solution that aims to do this.

Our Digital Fleet product has been specifically designed for companies with between 2 and 20 vehicles. Our covers include everything you would expect from a Defaqto 5* rated policy, with our comprehensive options providing everything from personal accident and courtesy vehicles to medical expenses and emergency accommodation in the event of an accident.

We can quote on more than 2,000 trades and you will have direct access to our market trading underwriters. Unlike many other providers, we are equally happy to accept a no claims bonus to help you keep premiums down. And remember, all of this is backed up with our 1 hour response promise.

Risk examples within appetite

- Cars
- Commercial vehicles up to 7.5 tonnes
- Horseboxes
- Cars
- Fleet conversion considered for NCD rated vehicles with at least three years confirmed claims experience*

* No more than 1 vehicle can have less than 3 years NCD



Agile.
Accessible.
Accommodating.

Agricultural Motor

Supporting you till the cows come home

We know there's nothing 9-5 about farming and agriculture. So we have developed a digital trading platform that fits in seamlessly with the busy timetable of your clients. It's available 24/7, comes with exceptional benefits and is supported by dedicated underwriters who know every inch of the market.

The product itself covers all types of agricultural vehicles – from cars, trucks and horseboxes to tractors, combines and quad bikes. It also provides protected no claims discount free of charge (for qualifying vehicles) and emergency assistance cover, which pays for expenses (such as taxis and accommodation) following an accident.

Benefits to clients

- Comprehensive cover for a wide range of business and private clients
- Uninsured loss recovery within the wording at no extra cost
- Mid-term adjustments with immediate premium notification
- Instant quotes for standard risks
- Quick quote option for simple risks (less than a minute)
- Referrals responded to within one hour
- Full cycle functionality

Risk examples within appetite

- Agricultural vehicles, trailers and special vehicle types
- Commercial vehicles up to 7.5 tonnes
- Horseboxes
- Cars
- Fleets rated with at least three years confirmed claims experience
- No claims discount available with free protected no claims for qualifying vehicles

Typical clients

- Farms
- Estates
- Stables
- Golf clubs
- Hotels
- Private clients

IMAGINATIVE. INNOVATIVE. RESOURCEFUL.

White-Labeling

Products you'll want to put your name to

If you are looking to develop a personalised proposition for your clients, our white-labelling service is a great way to combine the strength of your brand with our digital expertise to target a particular industry or group. Our knowledge of the SME market means we can tailor solutions to a very specific audience and if you require technical or operational support, we can be as hands-on or as hands-off as you like.

Depending on the scope of the opportunity, we can develop digital products with exclusive benefits, bespoke pricing and dedicated underwriters assigned to your group. We can also provide you with regular management information to help keep your clients happy.

Benefits to clients

- Exclusive products and facilities
- Bespoke question sets and payment solutions
- A choice of existing or specially branded wordings
- API solutions for data enrichment
- Web chat services
- Dedicated underwriting support

“We believe the whole is greater than the sum of its parts. So, we’re always happy to work with you, share knowledge and where possible, turn risk into opportunities.”

Andrew Sajo
Business
Development Manager

SIMPLE. SENSIBLE. SUPPORTIVE.

Specialist claims support

Where ‘business as usual’ is never far away

We understand that the period immediately following a claim can be a particularly worrying time for your clients. So rather than scrutinising every last detail, we promise to respond quickly to calls and make common-sense decisions that help get their business back on track, quickly and with little inconvenience

Our experienced claims advisers focus on reaching the best possible outcome in the shortest possible time. They are extremely knowledgeable and always available to offer practical support or advice

Our vital statistics

Percentage of telephone calls answered within 20 seconds

96%

Taken from claims data Jan-March 2020

“The whole purpose of insurance is to be there for customers when they come to make a claim. It’s a role we take seriously and genuinely care about each outcome.”

Ted Aerts
COO & Head of Strategy & Digital



Ready when you are

While our digital trading platform makes it easy to manage your accounts online, there are times when you may prefer to speak to someone over the phone.

If you need help getting started or would like to discuss your options in more detail, feel free to get in touch

Call us today on **+44(0)1245 396265**
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