

International Business



Exporting our expertise

Like you, we thrive because of our flexibility, innovation and drive. We succeed by delivering products and solutions that most can't.

We offer a full range of A&H covers, cutting across insurance market silos. So we can blend covers to meet the needs of different sectors, segments and niches, creating solutions that your competitors will find hard to beat.

And because we work closely with capacity in Lloyds and the London market, we can bring our approach to many international markets. We'll also help to ensure we all understand and stay the right side of local and UK legal & regulatory requirements.

With an eye for doing things differently and a willing ear for your ideas, we're a great partner for the long term. So, if you have clients based abroad we want to hear from you. Whatever the segment, sector or niche, we're only limited by our collective imagination.

What we do

We can provide a range of covers written on a packaged or monoline basis:

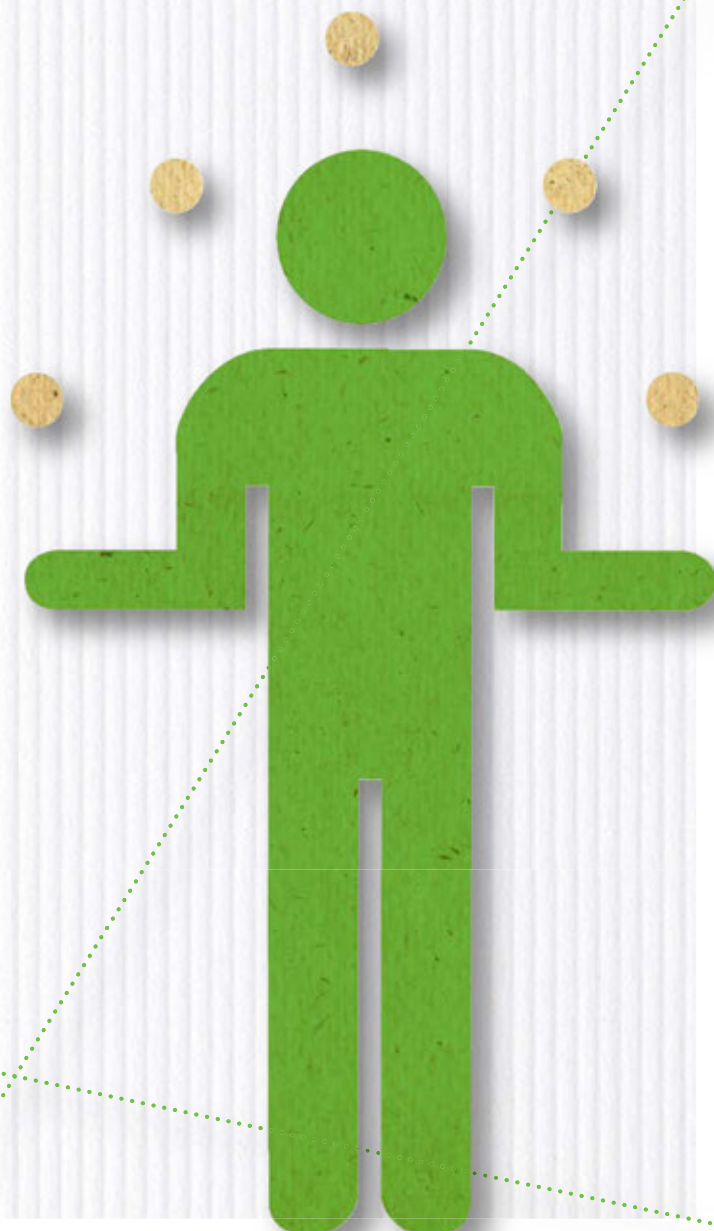
- **Critical Illness**
- **Dental**
- **Family Homecare**
- **Group Life**
- **Income Protection / Sickness**
- **Personal Accident**
- **Travel**

Examples of where we've made a difference include employee benefit packages, credit/bank card added value programmes, ticket and event covers, trade association programmes and add-on covers as well as more traditional insurance policies.

Our capacity

With long-standing relationships with "A"-rated, financially secure insurers we give you and your clients the security you demand.

- **Critical Illness**
£1M any one life
- **Life**
£3.5M any one life / £15M any one event
- **Personal Accident**
£2M any one life / £10M any one event
- **Travel**
£10M Medical Expenses



What's more...

Issuing a policy is only part of the story. As needed, we'll support you with:

- **Effective sales and marketing.** Every client is different so we'll tailor collateral and plans to ensure we're all speaking the right language and achieving the same goals.
- **Efficient policy delivery & administration.** We have online and offline resources so we can deliver quickly and effectively. We can white-label or co-brand as required.
- **Insight.** Nothing stays the same and we can always improve. We'll share our knowledge and experience so that we deliver the best possible long-term solution for you and our clients.
- **Integrity.** Treating you and our customers fairly is a business principle. Whether agreeing remuneration, ensuring trading is transparent and compliant or in our day to day work, we'll strive to earn the trust & confidence you place in us.
- **Responsive service.** Clients will judge us by how we deliver on the promises we make, particularly with claims. We manage our teams accordingly and having agreed service standards with you, we'll keep them under review sharing feedback and performance reports. As needed we'll bring in specialist resources so that you have the best solution for the challenge in hand.
- **Training.** Confidence breeds success. If you need product, technical or sales training we'll help to devise and deliver it so your team are as well equipped as you would want them to be.

For more information or to discuss your next opportunity, call us on

020 7626 2272

or email mail@mstream.co.uk

Please visit www.mstream.co.uk to learn more about us and what we do.

We look forward to working with you.



perceptive underwriting

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