

Schemes & Packages: imaginative solutions

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 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.

We also have an eye for doing things differently and a willing ear for your ideas.

Coupled with our experience and the flexibility that an MGA offer, we're a great partner for the long term.

So whatever your idea, niche, sector, segment or partnership we want to hear from you. 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:

- Dental
- Family Homecare
- Life
- Personal Accident & Sickness
- Travel

Where we've made a difference

We underwrite a wide range of affinity groups including sporting associations, payment card added-value programmes, trade associations and membership programmes, ticket and event covers and add-on covers as well as more traditional policies.

Whether UK, European or risks based further afield, talk to us. We guarantee we'll try to find a way to add to this list.

Our capacity

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

- 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 we offer

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 and 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.



To find out more...

For more information on what we do and how we do it contact
Aaron Williams on **0203 019 1105** or **07860 613 263**
or email aw@mstream.co.uk

We're keen to work with you on any individual opportunity or on a business development campaign.



perceptive underwriting