

Accident & Health for MGAs and Brokers

Helping clients to realise
their potential

Protecting
your world


Miller



Miller has been helping our clients in the Accident & Health market for over 30 years. We're a leader in this market, offering unrivalled service and expertise to clients around the world.



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Realise your company's full potential

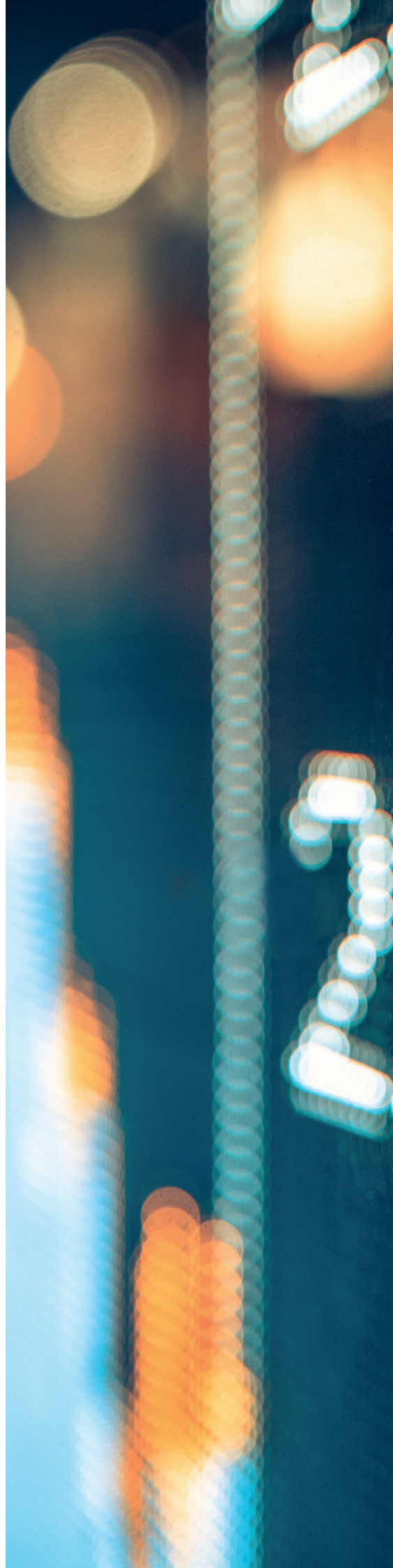
MGAs are a key player in the Accident & Health market, offering customers essential protection for their lives and livelihoods.

Your deep understanding of your market means you know better than anyone else what clients want. So, when you sense that's changing, you want partners who are willing to think differently and can respond quickly to help you create new solutions that will meet their needs better. You're always looking for new ways to increase revenue and boost profits, so it's important your broker and capacity providers can add real value to your business.

But, you also want them to share your passion and commitment to your business. They need to understand that it's your livelihood and share your vision for the future.

Can your partners help you to see the possibilities in your business – to create a future that exceeds your expectations? If not, then perhaps it's time for a change?

“Your deep understanding of your market **means you know better than anyone else what clients want.**”





We can help you grow

We specialise in arranging tailor-made solutions to protect organisations against the costs of injury, illness and death.

We start by asking you what you need, rather than telling you what you can have.

We can quickly assemble teams of specialists to:

✓
**Find the
right capital
providers for
your individual
needs**

✓
**Advise you on
potential new
revenue streams
and maximising
your reward
structures**

✓
**Connect you with
entrepreneurial
risk takers in
London and other
markets**

We work with underwriters, third-party administrators and response consultants from across the world to ensure you obtain the best coverage to suit your individual needs.

Our large team of industry experts can assist you to keep up with developments in your sector, understand trends in the MGA market, and offer ideas from other countries that could help your business to thrive.

Miller can help you to plan for the future, by working with you to form a clear idea of where you want your business to go over the next three, five or even ten years.

**“We start by asking you
what you need, rather
than telling you what you
can have.”**

Policies and programmes

Our personal accident and medical insurance teams offer a range of (re)insurance policies and programmes designed to protect both individuals and/or organisations against the costs of injury, illness and death.

These include:

- Emergency repatriation** 
- International and expatriate medical** 
- Individual and/or group term life** 
- Niche medical** 
- Occupational accident** 
- Large accumulation risks** 



**Credit card
common carrier**



Key man protection



**High limit death and
disability (inc. guaranteed
issue policies)**



**War and
terrorism risks**



**Group personal and/
or travel accident (inc.
war/civil war coverage)**



We work collaboratively at Miller and we can provide access to a wide range of complementary covers, where appropriate.

How we've helped clients

Case studies



Saving a family business



Miller was approached by a family-run European broker/MGA which found itself in desperate need of new risk-capital providers for its business, despite good results, after domestic insurers pulled out of its specialist niche.

Following several months of unsuccessfully trying to resolve the problem itself, we were able to guide it through the Lloyd's Coverholder application process and obtain support for all its lines of business before its all-important renewals. By working closely with us, it was able to retain its current business and also take advantage of the lack of market capacity to profitably grow, by enhancing its product offering and creating unique selling points with which its rivals cannot compete.





Establishing a market leader



Miller was introduced to a company handling social security claims in Europe that we saw would be uniquely positioned to become an underwriter of social security opt-out coverage following an important change in legislation.

We also recognised that it was a perfect candidate to become a Lloyd's Coverholder, and by working closely with it, we helped it to find new capacity partners and develop a brand new product, which, three years on, none of its competitors are still able to match. By working with us, and by being able to tap into Lloyd's entrepreneurial expertise, the company quickly established itself as the undisputed leader in its field.

At Miller we pride ourselves on helping clients realise their unique capabilities and react to legislative changes so they can make the most of once-in-a-lifetime opportunities.



Being a Lloyd's coverholder

There are huge benefits to being a Coverholder. Your company will be associated with the prestigious Lloyd's brand, security and financial-strength ratings, which will help set you apart from your competitors. The experience, expertise and entrepreneurialism of Lloyd's brokers and underwriters will help you to realise your business's full potential.

You will have the authority to underwrite on behalf of a Managing Agent (within defined terms) and experience the advantages that come with "holding the pen", enabling you to service your clients quicker and more efficiently than your rivals.

At Miller, we are proud of sharing long-term success with our Coverholders. We have worked with some clients for decades and have helped several generations of family owners to grow and diversify their businesses and to plan for the future.

“At Miller, we are **proud of sharing long-term success** with our coverholders. We have worked with many clients for decades.”

Using data to drive decisions



Our broking, servicing, technical and claims experts work closely together to offer clients a personalised service that adds significantly more value than the one-size-fits-all approach of others.

We use data to analyse client's risks and recommend bespoke insurance solutions that meet their individual risk appetites at the best possible terms.

Our in-house analytics team share their knowledge and ideas with our broking teams so we can respond quickly and effectively to clients' needs and take advantage of market changes.

Why choose Miller?

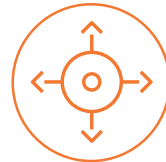


We believe in building **long-term, profitable relationships**

We have become trusted business advisors to many of our clients, some of which we've worked with for over

30 years

During that time we have helped them grow into thriving businesses. Several are now big enterprises, with hundreds of employees and multi-million pound revenues.

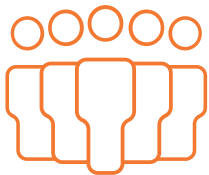


We are the **largest provider** of MGA business to Lloyd's

That means we have

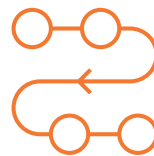
unique relationships

with underwriters that enable us to do deals that no other broker can.



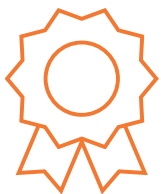
We have the **biggest team** of any London-based A&H broker

We offer a market-leading standard of service and we have the resources to devote to really understand your business.



We ensure **claims are made easy**, quickly and efficiently

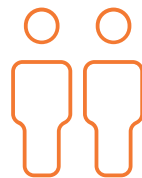
Our claims experts work closely with our placement teams, so that if you need to make a claim you have someone to help guide you through the process and ensure you get paid as quickly as possible.



We are the **No.1**

A&H broker to the Lloyd's market

As such, we have significant influence with markets and syndicates at Lloyd's.



We provide **dedicated relationship managers**

You can be assured that at least **2** people

will be working on your account at any one time, providing quicker turnaround, peace of mind and the confidence that we will deal with any issues as soon as they arise.

Key contacts

If you would like to discuss how we can help your business then please contact:

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About Miller

Since Miller was founded in 1902, we have gone from strength to strength because of our unwavering focus on delivering an exceptional standard of service to our clients.

We are known for doing the right thing, delivering on our promises and working as one team.

Today, we are a leading specialist (re)insurance broking partnership, headquartered in London with more than 650 people across our UK and international operations..



Chartered Insurance Brokers

We are Chartered Insurance Brokers, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.

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