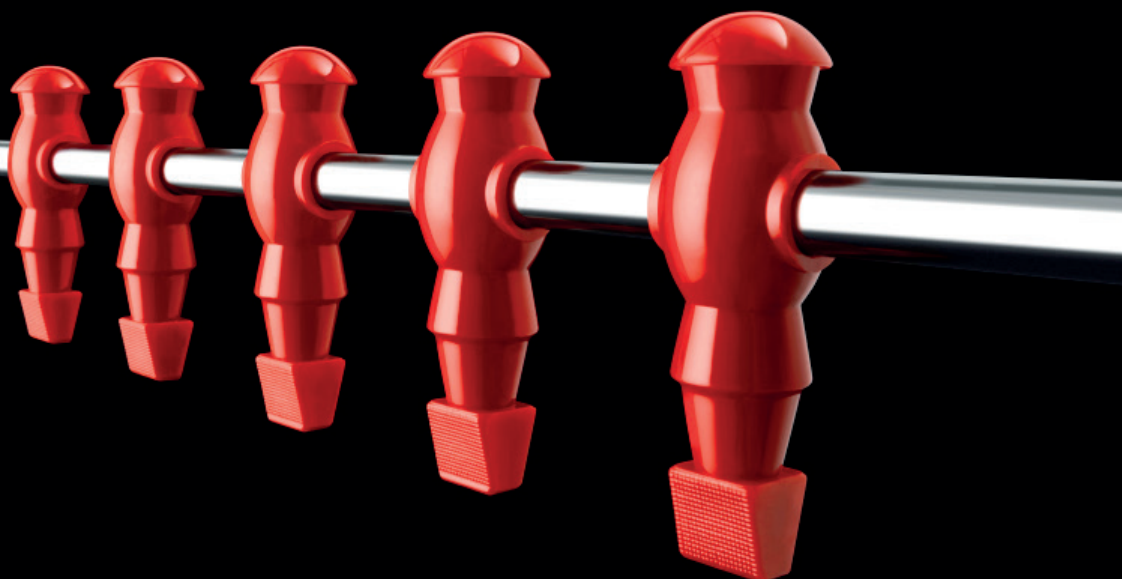


# HISCOX

THE TEAM BEHIND YOUR **SCHEME.**



## What is a scheme?

A scheme is an insurance offering that is broker-led and is built on key customer insight. By working in partnership, the insurer and broker develop a bespoke proposition for a specific, scalable customer group.

## What a scheme can offer you

- A niche offering that can provide better margins.
- Less volatility in a hardening market as data is based on an individual scheme portfolio, not the open market.
- A way to demonstrate efficient service and real expertise to customers.

## Why Hiscox?

Hiscox have had a presence in the UK schemes market since 2010 and schemes is currently the fastest-growing area of the business.

We started with five members of staff and have grown into a 40-strong team working across all elements of schemes, from account management and underwriting, to research and development and e-commerce so you can rest assured knowing that all areas of your scheme will have the right support.

# HISCOX SCHEMES TEAM



## Underwriters

- Develop the right wording for your scheme.
- Deal with the day-to-day referrals on scheme business.
- Identify referral trends, giving you authority to drive down those figures.
- Understand market and identify growth/cross-sell opportunities.



## Scheme analysts

- Review trading efficiencies and suggest improvements.
- Responsible for bordereau creation and management.
- Build delegated authority agreements.
- Carry-out research and development and regular reporting.



## Dedicated schemes delivery manager

- Guide you through the scheme build process.
- Create a timely project plan.
- Drive weekly review meetings to ensure project plan is on track.



## E-commerce manager

- Assists with building your online quote-and-buy journey.
- Gives guidance on digital solutions and how each would fit with you and your customer.
- Drives delivery of back-end systems.
- Works with you to optimise your customer journey.



## New business managers

- Identify new broker partners.
- Provide general guidance on products, trading solutions and growth.
- Demonstrate how we've helped drive other schemes forward.



## National account managers

- Responsible for the day-to-day running of schemes.
- Troubleshoot issues from underwriting, service and claims.
- Drive planning and budgets.
- Perform reviews to ensure we're both delivering on GWP and profit.

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# CREATING A NEW STANDARD IN SCHEMES

## Empowering you as the expert

A scheme partnership with Hiscox provides full accountability. A joint business plan will be in place, demonstrating clear customer strategies that sit alongside a proposition that has been built to achieve those goals.

## Giving customers the right insurance for them

We work with you to tailor a solution that is right for the customer. Our process for each scheme will include research and development into the sector, the customers and also the competition. Hiscox take an agile approach to delivery, ensuring our products are delivered within agreed timeframes and are individually managed with you by our delivery manager.

## Seamless service

You, the broker, takes responsibility when it comes to service. A delegated authority solution could empower you to make the decisions and drive the business as you want. This should give you autonomy when it comes to providing the service that your customers need:

- you create the quotes;
- you bind the business;
- you issue the documentation.

## Efficient operations

In order to remain responsive and relevant to customers we'll work with you to identify:

- where referrals come from;
- what the trends are and how performance compares to forecasts;
- areas within the customer journey that are creating negative trends and what technology could create efficiencies within your scheme.

## Ongoing support

Our account management team provide wrap-around support to all of our broker partners. Communication and collaboration, supported by clear business plans, enables us to work with you to ensure we optimise the scheme and have clarity on where we want to take it.

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## CONTACT US

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Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.



The scheme has really enhanced the way we work, now offering our clients a tailor-made, simple solution that allows them to obtain bespoke quotations and incept their policy online. This has streamlined the way we do business and will help us achieve our exciting growth plans. I would not hesitate to recommend Hiscox as a partner to any insurance broker.

### Gill Henderson

Managing Director

Brownhill Insurance Group Limited

