



General & Medical Healthcare

An Overview

Contents



This brochure gives an insight into the General & Medical group of companies, our background, our culture and the services we have developed. We continue to grow by remaining true to our values and forging long-term relationships with our customers by focussing on their needs.

We continually strive to bring innovative services to all new and existing clients, never forgetting our guiding principle - **People first...always.**

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Choose General & Medical Healthcare

General & Medical were established during the 1980's initially providing finance and leasing services to the medical professions within the UK. The company has its main office in Peterborough with further administrative offices in Guernsey.

Today, General & Medical Finance Ltd is a significant provider of private healthcare schemes to businesses, families, individuals and affinity groups including sports clubs.

General & Medical Insurance Ltd, based in Guernsey, underwrites the private healthcare schemes marketed by General & Medical Finance Ltd under the banner of General & Medical Healthcare.

The Group has continued to evolve and has consistently exceeded targeted growth year on year. We could not have achieved this without responding to the market, listening to our customers and developing products and services to meet their needs and exceed their expectations.

General & Medical is an independent medical insurer, not part of a larger organisation or a division of a composite insurer. As a healthcare specialist, all of our attention is focussed on providing compelling healthcare solutions and building on solid foundations, we continue to grow steadily. Our customers have peace of mind, knowing we will be here when they need us.

Never compromising on customer service or stability for our existing customers, we look to the future, continually developing innovative products and services for businesses, families and individuals.



Our Financial Strength & Stability

The first decade of the new millennium has left its mark on the insurance industry and financial services as a whole. Historically low interest rates and unprecedented volatility on the capital markets became the norm. But the near collapse of the banking sector in 2008 badly hit insurance companies and investors alike.

Against this backdrop and in contrast to many other insurance and financial services companies, General & Medical have continued to grow, year after year.

The General & Medical Group of companies does not invest in equities, and has no exposure to any sub-prime or similar investments and so its capital and reserves have been unaffected by the turmoil in the financial markets.

Supported by our expertise and financial strength, General & Medical put long-term stability before short-term growth. General & Medical Insurance Ltd is a fully capitalised insurance company regulated in Guernsey by the Guernsey Financial Services Commission. General & Medical Finance Ltd is regulated by the Financial Conduct Authority in the UK and its services are covered by the Financial Ombudsman Service and the Financial Services Compensation Scheme.



Investing In Our People - to deliver a first class service

Every customer is given a dedicated and named Client Relations Co-ordinator, trained in medical terminology and claims handling and always on hand to help and advise.

We recognise the importance of a full training programme to ensure that all staff are efficient, effective and competent in their roles.

All Client Relations Co-ordinators undertake medical training in terminology, anatomy, physiology and medical billing. Competency is regularly assessed through observation, role play and written tests.

“I enjoy each new challenge as it occurs and am proud to have influenced the development of General & Medical.”

David A Wildman - Managing Director

Close Links With The Medical Profession

General & Medical are the preferred provider for the Association of Surgeons of Great Britain and Ireland. In addition, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us to advise us and help us to evolve in an ever-changing market.

Consultant Surgeons, Anaesthetists and General Practitioners have been appointed to our Medical Advisory Panel.

Their differing medical disciplines maximises the value they add through their knowledge of medical practices, proven drug therapies and potential 'wonder drugs' still on the periphery of accepted medical practice.

Through regular training sessions, panel members share their knowledge to enhance our staff training programme.

"By building close relationships with medical professionals and the pharmaceutical industry, General & Medical will always endeavour to offer 21st century products and services for 21st century clients."

Dr Nigel S Hume MBChB MRCGP. Dr Hume is a Private GP and Medical Director at General & Medical Healthcare

Hospitals - growing on sound foundations

At General & Medical we have one of the largest selections of hospitals and medical facilities of any UK health insurer. We have developed and maintained relationships with the majority of the leading national private hospital groups and the NHS private patient units, giving our customers access to the most modern facilities available in the UK.

These relationships are key to maximising our coverage in the UK and maximising the choice available to our customers, whichever of our three levels of hospital cover they choose.

Most of the facilities provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility.

This gives our customers the timely access, privacy and dedicated care and comfort they deserve.

To ensure that our customer's experience remains first class, we regularly monitor their feedback on the hospitals and medical facilities in our listings. And, by actively managing our contracts with the hospitals, we work continually to improve the quality of care whilst keeping costs and premiums low.



Extending Our Range in the UK & Globally

Keeping up to date with worldwide developments in the insurance markets is key to innovation here in the UK, so wherever possible we explore opportunities outside the UK.

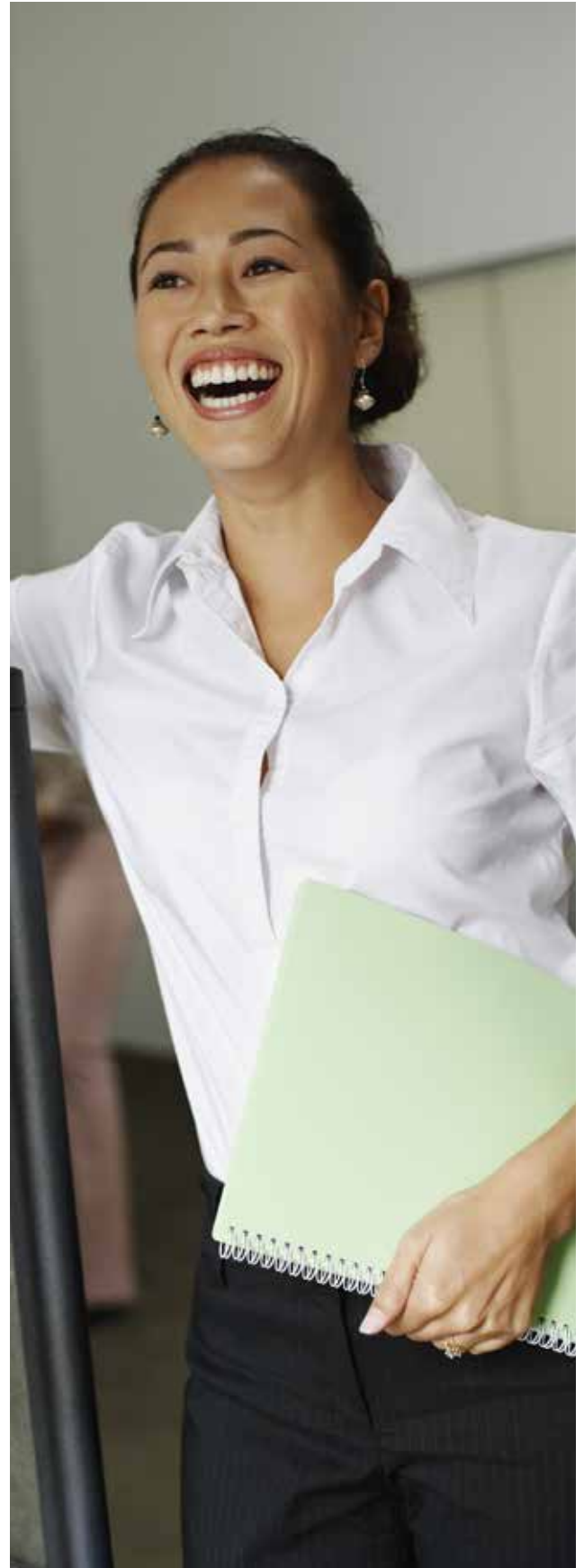
Today, we are exploring the markets for Medical Insurance for expatriates in Europe and, through Lloyds of London, a range of International Healthcare Schemes, worldwide.



Gillian Close - Finance Director

General & Medical Healthcare's products and services include:

- Private Health Insurance for Individuals & Families
- Business Health Insurance from SME's to large enterprises
- Health Insurance for Affinity Groups & Associations
- Medical Insurance for Professional Sports People & Clubs
- Sports Accident Insurance for Amateur Sports People & Teams
- Expatriate Medical Insurance
- Critical Illness, Life & Personal Accident Benefits
- Hospital Booking Services
- Wellbeing Services, Counselling Services, Legal Helplines & Medical Helplines



Our Mission

We strive for excellence in the provision of health insurance services to professionals, businesses and families within the UK and globally. Our aim is to ensure General & Medical is synonymous with innovation, reliability and service, whilst our employees enjoy a stimulating working environment in which to develop.



Our Values

Flexibility

We listen to our customers and respond to their needs, quickly adapting our approach, products and service.

Integrity

We are open and honest and we keep our promises. We earn trust and respect by taking personal responsibility for what we say and do.

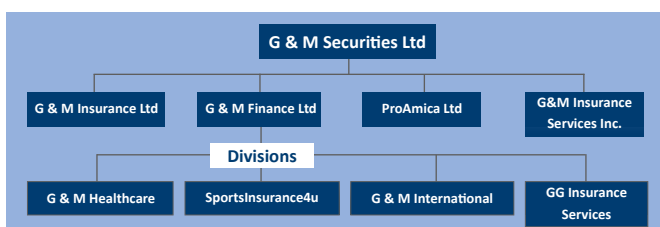
Teamwork

We have a clear vision of the future and we are committed to a common goal. We work together as a team, sharing ideas and knowledge to achieve results and develop one another.

Sharing Success

We celebrate our successes together and we reward our people fairly for their contribution.

Group Companies



Group Accreditations & Associations

As General & Medical have been established for many years, the Group has worked with many associations in order to bring best practice, value and high service levels to our clients. Following are notes relating to a selection of our association partnerships, accreditations and testimonials;

- General and Medical has strong associations with Lloyd’s of London, is a cover-holder for certain syndicates at Lloyd’s and is an accredited Lloyds Broker.
- General & Medical are a member of the Managing General Agents Association (MGAA).
- General & Medical are also an ISO 9001 registered firm, and are a commercial partner of The Association of Surgeons of Great Britain and Ireland (ASGBI).
- General & Medical Insurance is a member of the Guernsey International Insurance Association (GIIA).
- We believe it is very important to understand what our clients feel about the service we offer. We regularly receive very complimentary reviews and are proud of the 5 star reviews that have been given.

What's next?

To find out more about how we can help you then give us a call and a member of our friendly team will be on hand to help out.



Please call us on:

0800 980 4601 or 01733 362872



You can email us at:

sales@generalandmedical.com



Visit us online at: www.generalandmedical.com

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GIA