



SME - MOR/FMU

For all new to market SME MOR/FMU business, Freedom Health have agreed to provide TRM and their Appointed Representatives an introductory 30% discount with immediate effect. We have instructed our team accordingly and I can confirm that all new SME MOR/FMU quote requests from yourselves will have a 30% discount automatically applied by our quotes team. Please note, the discount will not apply to SME schemes that are located within the M25.

We realise that our group quotes may not have been competitive enough, particularly vs a guided option however I believe this should certainly put us in the mix, and if we can offer you a competitive price without restricting your clients to a guided pathway this may a good enough reason to consider Freedom Health vs other providers. This offer will remain in place until further notice, and we encourage you to submit your quote requests through to the team here, where we will aim to respond within 48 hours. Please send all group quote requests to:

info@freedomhealthinsurance.co.uk

Your quotes contact at Freedom (Lewis) will work closely with you (along with Rob Hird) to discuss these opportunities with you, if you have any schemes that you wish us to take a look at and get a little more aggressive on pricing, we'll certainly do what we can to secure the business.

SME – SWITCH SCHEMES

Also, one of the other topics discussed/raised during the roundtable sessions relates to switch quotes that have already been declined by us due to a +40% YoY renewal increase, this is one of the parameters we use to determine whether the risk is acceptable to us, as we would typically auto decline quotes that have had this level of increase. The feedback received was that 40% increases are not unusual given the current market, this doesn't always mean however that the scheme is a poor risk, we therefore agreed to review schemes that have already been auto declined by us due to this reason.

If you have any schemes that have received a +40% increase, but you believe the risk is acceptable, please provide any claims info to support this when you send the quote through to us. Alternatively, if the claim was auto declined, please get in touch and we'd be happy to take another look, please feel free to contact Lewis or Rob (cc'd) should you wish to discuss, it's likely that we'll require some additional info from yourselves, but we're keen to support TRM wherever we can.