

Our Providers

Our panel of providers are all UK based insurers and our lead providers have been selected for their quality of service and the financial strength of their proposition. We have excellent relationships with all the significant providers in the UK which means that whichever provider you are with or are considering IHCS is in a strong position to advise you.

Lead Providers



Key Providers



International PMI Providers



Dental Insurance Providers



Contact: Jim Jackson Dip Cll, Director:

- 01274 693020
- 07595 466473
- jim@ihcs.co.uk
- www.ihcs.co.uk

Independent Health Care Solutions Limited is authorised and regulated by the Financial Conduct Authority (FCA) 307986

Registered in England and Wales - Company Registration Number: 03056697  
Registered office: Pasga House, 29 Brow Lane, Shelf, Halifax HX3 7QJ



HealthAdvisor  
Health Expertise for Financial Planners

Provided by  
IHCS  
Independent Health Care Solutions



**Welcome to Health Advisor**, the most effective way for financial planners to participate in the private medical insurance market. There has never been a better or more appropriate time for advisers to be looking at new revenue streams or widening their client proposition. Our proposition is simple, straight forward and highly relevant to your firm.

**Scope of Services**

Health Advisor provides the following services for your clients:

- ✓ **Specialist advice on PMI of individuals and companies**
- ✓ **Dental Insurance**
- ✓ **Travel Insurance**
- ✓ **Employee Assistance Programmes (EAP)**
- ✓ **Health Screening**
- ✓ **Hospital Cash Plans**



**Independent Health Care Solutions (IHCS)**

has been advising individual and company clients for over 20 years. The company was founded in 1995 and since then we have established a reputation for technical excellence combined with a proactive approach to taking care of our clients’ needs. IHCS has strong Yorkshire roots but has now grown into a nationally recognised specialist healthcare intermediary.

In 2010 we made a strategic decision for the company to actively engage with the financial planning community. This important step forward saw IHCS working very closely with selected financial planning firms, introducers and associated firms to provide expert advice and assistance on health insurance and health related services.

IHCS has a strong team of advisers and administrative staff supporting our Health Advisor proposition. We are led by our Managing Director, Philip Nielsen, who founded the company and our Sales and Marketing Director, Jim Jackson, who oversees Health Advisor and our relationships with financial planning firms.



The company is an accredited provider to one of the UKs leading compliance consultancy firms, **threesixty Services LLP** and we are also proud sponsors of the **Institute of Financial Planning**. We currently have a large number of financial planners who have come to rely on our advice when advising their clients on private medical insurance.

IHCS remains proud of its fully independent status, impartiality, technically excellent advice and its highly client-focused proposition.

**Compliance & Risk**

Don’t forget that we take full responsibility for all our advice. All training and competency issues are handled by IHCS and, as an authorised and regulated intermediary, we can remove much of the regulatory risk.



**What does Health Advisor provide ?**

- ✓ Comprehensive advice based on a ‘whole of market’ review
- ✓ Maximising income from your existing client base
- ✓ Lowering the compliance burden for your firm
- ✓ Responsibility for Training & Competency and Professional Indemnity
- ✓ We are a trusted low risk partner
- ✓ Protection of your core life, pensions and investment business

**What can you earn from Health Advisor?**

Class of Business	Commission %*
Individuals	50
SME	25
Corporate	10
Dental	10

\*Commission is payable on a quarterly basis and is calculated as a percentage of the commission provided by the insurer to IHCS

**Typical Example (Individual Business)**

An existing individual policyholder is introduced to IHCS. They move to a more appropriate provider offering an initial 50% commission.

**Annual net premium = £1000**  
**Commission earned by IHCS = £500**  
**Payment to introducer @ 50% = £250**

**Health - an essential part of the Financial Plan**

Experience has shown us that discussing your clients’ health requirements and being able to provide appropriate solutions is exactly what your clients expect. The experienced financial planner brings together expertise from different disciplines and blends them into one consistent, evolving financial plan. Health is a very important part of that plan and IHCS can deliver when it comes to individual or company advice. We believe that your clients will have already made health insurance part of their plan and we just want to ensure that the business is held by you. It is all about enabling you to offer a comprehensive service to your clients by utilising our technical expertise.

**Introducer Testimonial**

*“The demands of the ‘post-RDR’ world make it vital to ensure that I have a consistent process for my IFA practice. As a sole trader the service experienced from PMI providers was not good and consumed a disproportionate amount of time and resource, nor could I be satisfied that the terms offered were competitive. To allow me to focus on my core business, I needed to outsource the broking of PMI business.*

*Just over two years ago I started working with IHCS who I found extremely friendly and helpful; they knew their market, responded promptly to my enquiries and offered valuable insight in the event of claims. PMI is all that IHCS do. Their efficient service is backed up by processes geared to PMI business. This gives me the confidence that my clients are receiving expert advice and cost savings which they have.*

*I have been able to retain the working relationship with the client without fear that it would be compromised. IHCS have not let me down; the service that my clients receive has been enhanced by working with them. At a time when there have been significant developments in pensions particularly, this has enabled me to make the most of the opportunities and improve profitability. With the assistance of IHCS, I am able to offer PMI cover at reviews with existing clients and to new clients, particularly companies who meeting their Auto Enrolment duties but also individuals.”*

**Roger Prangle – Director, Prangle Financial Planning Limited**

**Introducer Testimonial**

*“Having worked with IHCS for a number of years, I have found that they are able to offer our clients significant savings on their PMI policies together with expert advice. I would have no hesitation in recommending them.”*

**Kevin Hull, Managing Director, Premier Plus Limited**