



## What can we do for you?

- Save companies more money on their health insurance than dealing with insurers directly.
- Offer independent advice on all 260 + plans available.
- Save time on the tender process. We do the work.
- Furnish you with full report assessing all insurers independently.
- Benchmark all insurers' offers against each other presented in order of best fit.

## Why consider an advisor?

Insurers have been segmenting their book of business for commercial reasons for the past 24 months. The result is a two tier system with the best value only being offered to the specific populations the insurers wish to offer it to.

This is done by design in order to prevent companies from being able to negotiate effectively on price. Insurers take the premium income they receive from a company and weigh it up against their expenditure on the company's claims.

This data is used to ascertain your level of profitability. Based on this they will offer you the premium that suits the insurer, not the client.

As we are not an insurer we can separate ourselves and our advice from the commercial interests of the insurer where these interests might be at odds with what is best for the client. In other words, the insurer's profitability is not our concern. Our client's interests are our primary concern. Therefore we can offer you plans at prices that the insurers won't.

## How are we different?

- IHI is the only Authorised Advisor in Ireland whose core primary business and expertise is advice on, and management of Corporate Private Health Insurance Schemes.
- We have over 30 years experience in the insurance industry.
- Our team is specifically qualified in Private Medical Insurance by examination.
- Low Staff Turnover – You will be dealing with the same experts, day in and day out.
- You have access to unrivalled market knowledge working for you, not an insurer.
- Because we are the only independent advisor whose core business is Private Medical Insurance we employ a level of expertise that simply cannot be replicated by HR departments given the rate of change in the market.
- We will not be beaten on cost.

## Don't believe us, listen to what our clients have to say

"By the end of the process we had a comprehensive report which compared and contrasted offers from all insurers. The positives and the negatives were shown equally. Changes in the market that were material to us were identified so that we could take the necessary evasive action to retain our benefits. The report outlined how to achieve both our short term and long term goals for the company in its provision of Health Insurance."

"Various levels of savings were identified with the different insurers of between €162,000 and €240,000. By the end of the process we felt that any decision we made would be one that was fully informed and could be backed up from a HR and Finance point of view by a comprehensive independent document."

*Patrick Keogh, HR Director, Element 6*

"We engaged with IHI because we were finding this market harder and harder to navigate given the changes in the industry. With the changing faces of insurers and the introduction of new ones we wanted a consistent trusted level of support that could help us and our employees independently assess these changes (whether better or worse) and ensure that we are always on the right track. Their market knowledge saw Siemens Health Insurance premiums fall by just over 25% in 2013."

*Sonia Brody, HR Manager, Siemens Ltd*

"IHI have been the chosen advisor for IALPA and its 1,600 plus members for a number of years now and we find them a vital resource in ensuring that premiums and cover is always the best the market has to offer. The most important thing we learned from engaging IHI was how much more we were paying than we actually needed. IHI also act as advisor on the Aer Lingus Scheme. I cannot recommend Patrick and his team highly enough."

*Evan Cullen, President, IALPA*

"Dealing with spiraling costs in the health insurance market was getting beyond our brief in terms of market knowledge and we found ourselves at the mercy of the insurers and what best deal they presented. Patrick gave us a fresh view on how the various levels of cover compare between insurers and in each insurer's case was able to identify substantial savings over and above what each insurer offered directly."

*Michael O'Toole, Financial Controller, Eddie Stobart Ireland*

### Who is IHI?

Irish Health Insurance (IHI) was founded in Dublin in 2010 by Patrick Brennan. We are an Employee Benefit Consultancy firm with specific qualifications, expertise and focus on Private Medical Insurance Schemes for the corporate sector. The company was borne out of our recognition that there was little independent advice in this market for Corporates. With four competing insurers in the market and so much choice the need for independent advice has never been greater. We now advise for a spectrum of over 5,000 personal and corporate clients in this market and have over 30 years experience in the insurance industry.