

FINANCIAL ADVICE

← →
Looking after employees

CWB. It's more than just
financial advice



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We had a healthcare broker in place that we hadn't reviewed for some time and we wanted to ensure we were getting the best advice and terms possible. We wanted to bring more diligence to the process, to make sure our cover was appropriate to meet our needs and provided value for money.

We wanted a thorough review of our healthcare insurance by an independent specialist with access to the entire market. We met with Clarkson Wayman Ball (CWB) and discussed the specific benefits we wanted for our staff. They looked into the transfer criteria in our existing policy to make sure we could move to another insurer - if we found a better option - without impacting employees currently receiving treatment.

CWB undertook a thorough investigation of the options available within the market and specific aspects of our existing policy. They talked us through components of our insurance that we were previously unaware of, such as our cancer cover limits.

Initially they recommended we transfer the policy to another insurer. However, just before we did, a member of our management team was diagnosed with cancer. This would have affected the seamless transfer, so instead they advised us to remain with the current provider.

CWB negotiated a substantial discount to our premium. They dealt with the entire process quickly and efficiently, liaising directly with the insurer on our behalf.

We were thoroughly informed of our options and cover, instead of being expected to read through the literature. Our staff saved 'benefit in kind tax' and will receive discounts when they renew. CWB worked alongside our HR department providing a wealth of knowledge, resources and support. Within two to three weeks they delivered a detailed plan, followed by subsequent meetings to agree my final strategy. The

administration team then implemented everything on our behalf, processing the required paperwork.

Since appointing CWB for our private medical insurance we know that we have the most appropriate cover to suit our needs, at a competitive price, supported by an efficient and friendly service.

Each year they will review our policy against other options available in market, manage the renewal process and provide dedicated support for our employees if they ever experience a problem with a claim.

We have built a strong and trusted relationship with the team. They are proactive and share information so we know our affairs are always in order. You never know when an issue can arise - as it did - and we take comfort in knowing we're in safe hands.

“ There's much more to Clarkson Wayman Ball than just healthcare and financial advice - it's financial couture. ”

Please note that this is a real client case study. It is not intended as a guide to advice. Individual circumstances can differ and you should seek financial advice before embarking on a course of action.