

WORKING IN PARTNERSHIP TO BENEFIT YOUR EMPLOYEES

FOCUS Oxford Risk Management Ltd has partnered with one of the largest employee benefits consultancy firms in the world to deliver bespoke solutions, focused on the needs of our clients.

Mercer Marsh Benefits is the global leader for trusted HR and related financial advice, products and services. We can help you get access to more competitive solutions and to enhancements normally only available to larger companies through leading insurers.

Why MMB?

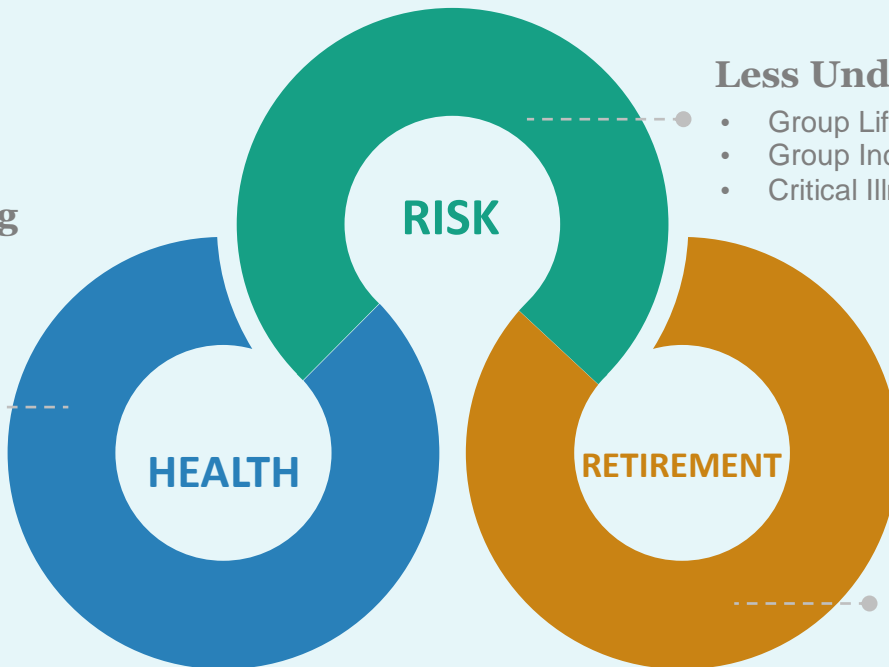


WE OFFER A
BROKING, ADMINISTRATION AND ADVISORY SERVICE
DEDICATED TO
DELIVERING ENHANCED BENEFITS
TO EMPLOYERS IN A
SIMPLE AND COST EFFECTIVE MANNER



Free dental Or Health screening

- Private Medical Insurance
- Dental Insurance
- Business & Leisure Travel
- Health Cash Plan
- Health Screening



Less Underwriting

- Group Life Assurance
- Group Income Protection
- Critical Illness Insurance

Lower charges

- Group Personal Pensions
- Auto Enrolment Solutions



We aim to simplify and streamline processes, add value and improve your bottom line. Our service is designed to deliver the best return for your employee benefits investment.

Our combined size and presence allows us to understand your industry and provide analytics and recommendations to your business aimed at your sector to ensure you're on the leading edge and challenging your competitors.



HEALTH

*Private Medical Insurance
Dental Insurance
Health Screening
Health Cash Plan*

- Preferential underwriting.
- Free health screening.
- Free employee assistance programme.
- Free Dental, Optical and Prescription Benefits.



PROTECTION

*Group Life Assurance
and Group Income Protection*

- Leading Brands.
- 3 year rate guarantees.
- Preferential underwriting.
- Discounts for buying multiple products.
- Bespoke pricing.



PENSION

*Group Personal Pension
Auto-Enrolment Solution*

- Access to wider saving products.
- Built with auto-enrolment in mind.
- Bespoke pricing.

What sets us apart?

MMB has access to features and benefits that other brokers don't

- ✓ 3 year rate guarantee to control ongoing costs
- ✓ Enhanced administration with dedicated teams at the insurer
- ✓ Free bi annual health screenings
- ✓ Cash packages for optical, accidental dental and prescriptions
- ✓ Higher free cover levels for reduced medical underwriting requirement

ASK US ABOUT EMPLOYEE BENEFITS TODAY