

Your Benefits Package Deserves a Second Opinion

Most Group PMI and Group Risk schemes are left to auto-renew. With rising costs and evolving workforces, **BUSINESS AS USUAL** is costing more and delivering less.

We don't just renew policies, we stress-test them...

Employee benefits are one of your biggest investments in people, yet many schemes go unchallenged for years.

At OCM, our **Review & Rebroking Service** takes a forensic look at your healthcare and protection benefits, testing them against the market to ensure they are **competitive, fit for purpose, and delivering real value.**

We don't just renew policies - we stress-test them.

Does this sound familiar?

- Your schemes have auto-renewed for two or more years without a full review
- Premiums have increased, but explanations were unclear or unchallenged
- Benefit structures haven't kept pace with your workforce or salary changes
- Employees don't fully understand or use the benefits available to them
- Valuable services (*mental health, rehab, virtual GP*) are going unused

What we review

Group Private Medical Insurance (PMI):

- Scheme design (*excesses, outpatient limits, hospital lists*)
- Claims trends and renewal history
- Insurer performance and service quality
- Market benchmarking and alternative quotes

Group Risk (Protection Benefits)

- Death in Service, Income Protection, Critical Illness
- Benefit levels and eligibility structures
- Alignment with absence and HR policies
- Rehabilitation and early intervention support

THE OCM DIFFERENCE



100% Independent
No insurer bias, no hidden agenda



Forensic Approach
We analyse what you're actually paying for



Market-Leading Insight
Access to all major UK insurers



No Obligation
Clear recommendations, you choose what to do

*20%

PMI premiums rose by around 20% at renewal — yet many schemes are never properly challenged.



Our Approach

1

Forensic Review

We analyse your existing schemes in detail - costs, claims, structure, and insurer performance.

2

Independent Market Testing

We approach the market to benchmark pricing, challenge renewals, and identify better options.

3

Strategic Optimisation

Not every scheme needs replacing. We refine what matters - design, structure, and value.

4

Implementation & Support

If changes are made, we manage the transition and ensure employees understand their benefits.

What this delivers

- Benchmarked premiums - not unchallenged renewals
- Benefits aligned to your workforce and business goals
- Improved employee understanding and engagement
- Better use of health and wellbeing services
- Better productivity and absence outcomes

What we typically find

- Schemes not reviewed for several years
- Renewal increases accepted without negotiation
- Outdated benefit structures
- Underused insurer services that could improve outcomes
- Missed opportunities to reduce cost without reducing value

Why it Matters

Group Risk and PMI aren't just policies - they are critical tools for:

- Supporting employees during illness or absence
- Reducing long-term sickness costs
- Improving retention and engagement
- Demonstrating genuine employer care

Find out in if you're overpaying.

Book a no-obligation Review & Rebroking assessment and get a clear view of whether your benefits are working as they should.

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**Source: Health & Protection, June 2025 market analysis*