

Please sir, can I have some more?

- Markets
- Group risks
- Other opportunities

Markets – UK businesses 2015

- Record 5.4m - up 1.9m since 2000
- Of which 1.3m employ people
- 243K employ 10+ people
- 7K businesses employ 250+ (and employ 1 in 3 Brits)

Source: ONS, 2016

Markets – Self-employed

- Total in employment: 31.6m
- Public sector 5.354m
- Self-employed 4.698m
- S/E up from 3.275m in 2000

Source: ONS, June 2016 (for Feb-April 2016)

Group risks – end 2015

- 11.5m covered (+2.8% on 2014)
- In force premiums +3.6%
- In force schemes +5%

Source: Swiss Re Group Watch 2016

Group risks – vs. 10 yrs ago

- Death benefits: 7.257m people (+22.1%)
- IP: 2.106m people (+21.6%)
- CI: 0.546m people (+137.4%)

Source: Swiss Re Group Watch 2016

Other opportunities

- PMI: 3.94m people covered
- iPMI
- HCP: employer paid +12% to 833K people covered in 2015
- Dental
- Health and wellness/EAPs/virtual GPs etc
- NHS and welfare gaps
- Total independent healthcare sector £45.4bn (Laing & Buisson)
- Brexit?