



## MI-BINDER – DELEGATED AUTHORITY MADE EASY

**Mi-Binder is R&Q's online delegated authority platform for partner brokers that provides an efficient and compliant solution to operating delegated authority facilities.**

The online platform at [www.mi-binder.com](http://www.mi-binder.com) is available 24/7 and takes away all the complexity and hassle traditionally associated with running delegated authorities.

Mi-Binder offers the independent broker clear competitive advantages in the market and includes the following capability:

- Participating brokers can top and tail policy documents with their own brand
- Authority for premium discounting and loading, within a range prescribed in the underwriting guide
- A full cycle auto-rated platform that issues quotes, documents, mid-term adjustments and renewals
- Real time trading - brokers can deal with our underwriters live online
- Any referrals to R&Q are dealt with quickly and retained in the platform with full audit trail.

Products currently available on Mi-Binder are:

- Property Owners Insurance
- Package Combined
- Per Capita Liability
- Motor Trade Liability, including Service Indemnity.



## WHY CHOOSE R&Q?

- We support the independent intermediary
- R&Q is independently owned – we are not a potential competitor for our partner brokers
- Knowledgeable and experienced underwriting team based in the London, Birmingham, Manchester and Bournemouth
- All our quotations are 100% exclusive
- Backed by capacity providers with strong financial ratings
- ‘Best of breed’ products with cover enhancements that offer genuine value
- Fair and consistent commission structure.

## HIGH QUALITY UNDERWRITING SOLUTIONS

We offer a comprehensive range of superior products that are exclusively available to our select broker partners. Our core products are supported by an extended product range.

- Commercial Combined
- Property Owners Insurance
- Mi-Binder
- Contracting Business
- Package Combined
- Residential Development Insurance
- Extended Product Range.

## CONTACTS

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Information on our full range of products is available on our website.