

### **AMII petitions FCA over unauthorised lead-generation websites**

The Association of Medical Insurers and Intermediaries (AMII) has written to the Financial Conduct Authority to express concern about the effect of unauthorised lead-generation websites on the industry.

These websites, operated by lead-generation companies, often imitate those of genuine health insurance brokers to capture leads, which are then sold on to authorised firms.

In October 2013 eSmart Media Ltd, which runs the website [bestmedicalcover.co.uk](http://bestmedicalcover.co.uk), was censured for scaremongering by the Advertising Standards Agency after it claimed that the NHS had been responsible for 13,000 needless deaths since 2005. The ASA ruling referred to [bestmedicalcover.co.uk](http://bestmedicalcover.co.uk) as a 'health insurance comparison website'.

**Outgoing AMII vice-chair Brian Walters, said:** "We have found over 25 of these websites and there are doubtless others. Although the small print usually makes clear that leads will be passed to an authorised intermediary, use of the first person such as 'we work with all the top UK private medical insurers' misleads consumers into believing that the website is operated by a broker."

An extract from the AMII letter follows:

"The companies that operate these websites are actively participating in our market. They have the potential to damage the reputation of the health insurance industry and they represent unfair competition to our intermediary members. Firms that shoulder the significant burden of regulation deserve a properly policed market. These websites are competing for business with authorised brokers and they are able to be much more aggressive in their marketing because they are under no obligation to ensure that their promotions are clear, fair and not misleading."

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### **Notes to Editors**

#### **Media enquiries**

Michael Payne                      Tel: 01206 848443

#### **About AMII**

The Association of Medical Insurance Intermediaries (AMII) was established in 1998 as a trade association for independent medical insurance advisers based in the UK.

AMII is the only specialist intermediary trade body within the Private Medical Insurance industry. All AMII members offer specialist advice on private medical insurance.

The Association promotes and maintains high standards of professional and ethical conduct amongst members, and aims to increase awareness of the role of specialist medical insurance advisers. AMII members adhere to a Code of Ethics and commit to on-going professional development.

Buying medical insurance from a member of AMII will give you access to specialist independent advice on a range of private medical insurance schemes from a number of different insurers.

All AMII members are authorised and regulated by the FCA to sell general insurance products.