

The Challenge



As a mutual, member experience is at the heart of everything we do as a business and we continually look for ways to improve this. The most important process for our members is submitting a claim. Since this was a largely manual process, we started to look to technology to provide a better experience for both our members and our claims team.

Describe your Income Protection claims process before the start of your e-signature evaluation?

Prior to using AlphaTrust, our customers would receive their claim forms via post. They would complete them by hand and return them to us. Our claims team would then have to manually transfer all the information on the form into our database.

Were there any specific challenges that led you to investigate e-signature platforms?

If a member missed part of the form, or completed it incorrectly, we would still look to obtain that information, which then further extended the process. Members submit a claim to us when they are unwell and unable to work, so any delay in the process can cause unnecessary worry for them.

We wanted to make the process simpler and faster. With customers becoming increasingly reliant on mobile technology, we decided to rethink and see how we could fulfil claims electronically.

What led you to choose AlphaTrust e-Sign?

We already work closely with iPipeline, so when we heard about the AlphaTrust solution we were keen to explore its capabilities. For us, keeping our brand visible to our members during the claims journey was a key consideration, and AlphaTrust offers this facility.

The Solution



What features do you like best about AlphaTrust?

Keeping our brand at the fore ensures our members know they are dealing with us directly. Various options for hosting also meant we were able to get AlphaTrust up and running quickly in the short-term, but also look longer term at hosting the solution in our cloud infrastructure as we move forward with the technology.

The data security provided with AlphaTrust was a given but also the traceability element was a benefit that our customer service team could share in real-time.

The Results



Has the use of AlphaTrust made the administration of your claim policies easier?

Automating the claims process has reduced our processing time considerably meaning the moment a member clicks to 'submit' their claim in their own home, our claims team can get to work with helping them. As well as removing the vast amounts of paper, the claims forms we receive are validated as they are completed, also reducing the error and return rates.

How has using AlphaTrust improved your customer experience?

The time it takes to process a claim has been significantly improved with 50% of claims being digitally completed within 48 hours of the member receiving them. Currently we are seeing a 24% reduction in the time taken to process a claim from start to finish, and we expect this to improve further as we continue to iron out the new process.

Another improvement is that the digital claims form is intuitive. The member is only asked for the information relevant to their circumstances, so it removes any ambiguity and therefore the need to rework forms at a later date due to incorrect or missing information.

Recommendations



Do you have any final thoughts about your experience with AlphaTrust?

The introduction of AlphaTrust is ultimately allowing us to provide faster decisions on claims, meaning member experience is greatly improved and our members can get the assistance they need from us at a time when they need it most.



Customer Quotes

Thanks to AlphaTrust, 50% of our claims are now completed within 48 hours of being received.

With AlphaTrust, we have seen a 24% reduction in the start to finish processing time for our claims.

Customer Overview



The Exeter is one of the UK's leading healthcare and protection insurers. As a mutual friendly society, it is owned by its members and run for their benefit, rather than shareholders. The Exeter has been specialising in healthcare and protection for over a century, and while it's not the biggest insurer in the market, it's always striving to be the best.

Customer Contact:

Chris Pollard, Chief Operating Officer

