

Advisers...

"Express Underwriting saves the adviser a considerable amount of time during the mortgage and insurance advice process. Regulation has increased the amount of time our advisers spend with each customer, the key is to use this time productively ensuring the customer is placed in the best possible financial position their circumstances allow".

Andy Pratt, Chief Operating Officer, alexander hall

"I see this as a very significant step towards helping to increase the productivity of our network members. Their experience of other insurance providers has not been good since the start of statutory regulation and many advisers have lost confidence - and commission - due to the burden of excessive documentation. LifeQuote gives our appointed representatives a distinct advantage over members of other mortgage networks."

Martin Cave, Managing Director, HL Partnership Ltd

"We wanted to work with LifeQuote because they specialise in the back office areas that can help to make us more efficient and therefore help us to serve our customers better. Their approach to speeding cases through underwriting is quite unique".

Patrick Bunton, Director, London & Country

"LifeQuote's technology and full service offering made the decision to use them very easy. We are particularly impressed by the way they have re-engineered the whole application process through Express Underwriting offering real benefits to our staff and customers".

Mark Chilton, Chief Executive, Purely Mortgages

"LifeQuote's unique service will add considerable value to brokers".

Alan Hill, Group Managing Director, FMO

Having been in the Life Industry as a writer of new business for over 30 years I felt I must record how excellent the new Intelligent Protection software is, speedy to use, very broker friendly.

Mr D W Hawkins, Dodington Harvey, FRSA CeMAP

Direct Providers...

"The AA went through a tender process to arrive at the most appropriate provider. Key factors were Direct Life's understanding of the business, a straightforward online customer journey and the efficiency of its Express Underwriting call centre".

Kevin Sinclair, Managing Director of AA Insurance

"It is essential that product providers support a development like this – they have to respond to advances in distribution in order to secure market share. MORE TH>N favours placing business only with companies who can support Express Underwriting through LifeQuote going forward. We know it makes a massive difference to the customer, speeds the application process and eliminates concerns about disclosure".

Graham Hollebon, Head of Personal Finance Products at MORE TH>N

"We chose Direct Life simply because they had all the ingredients of a successful operation and proven experience. They have superb technology and an innovative approach to the application process".

"The majority of our customers arrange Life Insurance when they move home and with one million annual home movers, this is a logical and valuable new service to provide. Rather than issue laborious and often difficult to understand application forms, our service will drastically reduce the usual time taken in the traditional application process by utilising a professional telephone service, through which customers are advised how to complete the necessary questions that Life companies require answers to. Our research

confirms that the provision of this kind of superior service at a very busy and stressful time will be welcomed by our customers”.

Neale Phillips, Head of Financial Services, British Gas

“Direct Life & Pensions is an attractive partner for Goldfish as the company is an established player in the life broker market. But more than this, we liked the simplicity and clarity of their approach and the quality of their internet capabilities. These attributes resonate well with Goldfish values.”

Ian Peters, Managing Director, Goldfish

Insurers & Re-Insurers...

“LifeQuote’s Express Underwriting is an innovative and customer focused process. It delivers high quality application completion and disclosure, which enables efficient underwriting resulting in improved customer experience”.

Russ Whitworth, Chief Underwriter, Legal & General

“LifeQuote have invested heavily in creating a well trained, customer friendly, Express Underwriting unit and through this, they continue to demonstrate a commitment to pioneering new methods of transacting business with an emphasis on improving quality and establishing consumer confidence.

Alun Beynon, Head of Sales, Individual Protection, Scottish Equitable

“The development of Express Underwriting takes online protection to another level and one that is difficult to replicate without considerable development of your systems and people. Key to it’s success is the fact that it is customer centric and every effort is made to make the application process as simple as possible”.

Johnny Timpson, Head of Protection Distribution, Scottish Widows

“It is the combination of LifeQuote’s understanding of insurers and reinsurers needs, together with their insight into adviser and customer behaviours that has led them to deliver a unique service based on tele-underwriting principles. I have no doubt that their approach will lead to better experiences for both customers and advisers. This will also lead to improved risk management process that will lead to better claims experience and reduced indemnity costs”.

Jason Hurley, Head of Sales & Marketing, Reinsurance Group of America UK

They’ve built an impressively customer focused tele-underwriting team and have obviously invested heavily in training.

Peter Hamilton, ex-Head of Protection Marketing, Friends Provident

What our Distribution Partner's Customers say about Express Underwriting:

(The following are a selection from the feedback forms we receive)

"We were very impressed with the quickness setting up our policy. From first enquiring the application was received the next day. We had a call two days later for further details. Our policy was accepted straight away and two days later received our policy. We thought it would be a lot of hassle to change our life insurance, but it was far from that (excellent service). It's a pity other companies do not work your way. Thank you". Mr P and Mrs J Grainger, Chelmsford

"Very good service and a lot easier than filling out forms." AM & SG, Norfolk

"First class service!" JM, Mid Glamorgan

"A pleasant surprise to be dealt with so professionally and pleasantly!" JT, Hampshire

"A lot easier than filling in a form." DB, Edinburgh

"I find it helpful to be able to talk to someone in that if you are unsure or have queries on anything you can raise the question and keep asking for clarity until necessary." AW, Surrey

"Call was dealt with very efficiently and sensitively. Well done." IE York

"Everything was very quick, efficient and professional. Thank you for your time." WF Glasgow

"Excellent service. Refreshing not to press a 'series of options' buttons to get the service you 'might want'." PP, Swindon

"I found the whole process very quick, simple and efficiently handled. Thank you!" JB, Glasgow

"Friendly, good communication, took out all the hassle of forms to be filled." UK, Manchester

"From the first enquiry to the end of the underwriters call the whole process was courteous, efficient and stress free. Great service - many thanks." K & LF, Shropshire

"Your staff are extremely polite and personable on the phone and make the process quick and convenient." M & CS, Preston

"Great service, hassle free, professional and in a timely manner." C R London

"I found the whole process was very quick and easy to do and understand. A great help!" N & CS, Cumbria

"I posted the letter Saturday lunchtime and by Monday lunchtime it was sorted - very impressive." PH, Essex

"I received a very polite and helpful telephone call and I would highly recommend you to anyone else." J P, South Yorkshire

"I was generally very happy with service and value for money." NB & JF, Kent

"I was very pleased with the friendly approach." TF, Kent

"It was a pleasure to deal with such polite and friendly staff." PH, West Yorkshire

"It was first class service with all the help I could have wished for." CR, Leeds

"Just first class service." A & NW, Leeds

"Your member of staff who called me back was very friendly and efficient. I didn't feel that I was having to go through the usual phone application process." JR, County Down

"My application for such an important policy was handled quickly and efficiently." AD, Perthshire

"The person who rang was friendly and helpful. Well done!" CC, Bolton

"The service was excellent and we would like to thank you very much!" H & MM, Ross-Shire

"Simple straight forward process, relevant to those of us who are short of time." AL, Oxfordshire

"The "ringback" appointment card system is ideal for busy working people. The telephone service gave the opportunity to ask questions and therefore increased confidence that all aspects were answered correctly." IW, Lee-on-the-Solent

"All the staff were very pleasant, easy to understand and very helpful, would recommend to a friend." PA & PS, Nottingham

"The individual who dealt with my case was very friendly and efficient." EF, Huddersfield

"The kindness, patience and professional friendliness was excellent." WG, Bolton

"The lady I spoke to was really lovely, a credit to your company - thank you." H & JG, High Wycombe

"The lady on the phone was very polite and made me feel like I wanted to answer the questions." TM, Avon

"The lady we spoke to was very nice, sensitive but funny too! A pleasant and quick experience and call was sooner than expected." JS & SH, Surrey

"The lady who phoned me had a very friendly manner and made every detail very clear. Thank you." CH, West Yorkshire

"The operator that I spoke to was very friendly and was knowledgeable. Much better completed over the phone. Overall the service was excellent." JP, Northumberland

"Thought the person who phoned me very polite, knowledgeable and had a good telephone manner." AC, Bristol

"Very friendly, helpful and knowledgeable personal service. Did not once appear 'bored' with questions etc. Thank you!" NA, West Midlands

"Very impressed with the whole service." KT & AG, Nottingham

"Very pleasant, competent staff." MC, West Yorkshire

"Very pleased with service, quick and convenient, thanks." AF, Leeds

"Very polite, informative and extremely courteous service." PM, Lancashire

"Well scripted questions, easy service to use." AG, Surrey

"What a fantastic service. Thank you!" CH, Norfolk

"I will recommend to others, thank you." RC, Gloucester

"Will use you again." JK, Devon

"I would recommend to others." G & JM, Ayrshire

"Excellent service that I am extremely satisfied with." PM, Luton

"Great service!" JG, Argyll and Bute

"Peter made it very easy." AB, Dorset

"Phone call very relaxed and professional." CK, Dorset

"Quick and easy." D & DL, Sheffield