

Customer-Centric Protection: The Exeter's Solution for Good Outcomes

Rich Welsh

March 25

Agenda

1. Multi-Benefit
2. Real Life
3. Income First
4. HealthWise

Multi-benefit

Making it easier to quote and apply for multiple benefits together



The benefits of multi-benefit



Income protection and life cover in one application



One direct debit payment for all policies



Discounts for multiple benefits



Waiver of premium automatically included

Our ref: EX00007694

Your ref:

Add

Quote

Save and exit

Client details

Please provide some additional information about your client

Name

Title

First name

Last name

Mrs

Jane

Paterson

What is your client's gender?

Male

Female

Date of birth

01/06/1992

Postcode

EX1 3FD

Have you smoked or used nicotine replacement products in the last 12 months?

Yes

No

What is your job?

Account Executive

How much did you earn in the last year?

£ 40,000

Submit information

Please answer 'yes' if you have used any tobacco products including cigarettes, cigars, vapes or nicotine replacement products in the last 12 months.


This needs to be your main job - in other words, the one you spend most time doing. If you can't find your exact job, try describing your job differently, or pick the closest match.

This is your taxable income. You can include overtime, commission and bonuses but you can't include income from investments. If your applying for Income Protection don't include any income that would continue if you were unable to work.



Pre-sales decision

Our ref: EX00007685

Your ref:  [Add](#)

New pre-sale enquiry 


Download decision 

 Save and exit



Client details

Female: 06/09/1992 (Age: 32)

View details 

Choose a product

Income First

Real Life

Health+

Underwriting disclosures

Add a product to enable underwriting



Cover builder

Our ref: EX00007694

Your ref: [Add](#)

Quote



Save and exit



Jane Paterson

[+ Add client](#)

Personal information Complete

Contact information Incomplete

Adviser name: EFF adviser 1 Firm name: Reassured Limited [View details](#)

Products

Quotation valid until 12 February 2025

Income First

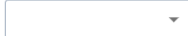


Choose your cover options

Monthly benefit

£

Premium option



Indexation

☐ Yes

Policy term

years

or

years

years

Claim period



Waiting period



Premium driven ☐

Commission details



[+ Add a new product](#)

Documents

Income First Policy Summary [Download](#)



In

Add an additional product



Income First

Real Life

Health+



Cover builder

Our ref: EX00007694

Your ref: [Add](#)

[Quote](#)



[Save and exit](#)



Jane Paterson

[+ Add client](#)

Personal information Complete

Contact information Incomplete

Adviser name: EFF adviser 1 Firm name: Reassured Limited [View details](#)

Products

Quotation valid until 12 February 2025

Income First



Monthly benefit

£ 2,000

Premium option [?]

Level guaranteed

Indexation [?]

☒ Yes

Policy term

25

years

or

years

Until age

Claim period

Full

Waiting period [?]

26 weeks

Premium driven ☐

Commission details



Real Life



Sum assured

£ 210,000

Cover type

Decreasing

Level

Increasing

Policy term

25

years

or

years

Until age

Premium driven ☐

Commission details



[+ Add a new product](#)

Documents

[Income First Policy Summary](#) [Real Life Policy Summary](#)

[Get quote](#)



Cover builder

Our ref: EX00007694

Your ref: [Add](#)

[Quote](#)



[Save and exit](#)



[Jane Paterson](#)

[+ Add client](#)

Personal information Complete

Contact information Incomplete

Adviser name: EFF adviser 1 Firm name: Reassured Limited [View details](#)

Products Quotation valid until 12 February 2025

Discounted ! £27.26

Income First



Monthly benefit

£ 2,000

Premium option !

Level guaranteed

Indexation !

☒ Yes

Policy term

25 years

or

Until age

years

Claim period

Full

Waiting period !

26 weeks

☒ Standard terms

☒ Immediate decision

Premium driven ☐

Discounted ! £17.46

Commission details



Real Life



Sum assured

£ 210,000

Cover type

Decreasing

Level

Increasing

Policy term

25 years

or

Until age

years

☒ Standard terms

☒ Immediate decision

Premium driven ☐

Discounted ! £9.80

Commission details



[+ Add a new product](#)

Underwriting

Apply by starting underwriting

Personal details

Incomplete ^

Personal details

[Continue](#)

Mental Health

[Start](#)

Your physical health

[Start](#)

Your physical health continued

[Start](#)

Your general health

[Start](#)

Health Recent

[Start](#)

Lifestyle

[Start](#)

Lifestyle continued

[Start](#)

Occupation

[Start](#)

AMRA

[Start](#)

Underwriting declaration

[Start](#)

Documents

Quote illustration [↓](#) Income First Policy Summary [↓](#)

Real Life Policy Summary [↓](#)



Cover builder

Our ref: EX00007694

Your ref: [Add](#)

[Quote](#)



[Save and exit](#)



[Jane Paterson](#)

[+ Add client](#)

Personal information Complete

Contact information Complete

Adviser name: EFF adviser 1 Firm name: Reassured Limited [View details](#)

Products

Application valid until 12 July 2025

Discounted ! £28.59

Income First



Monthly benefit

£ 2,000

Premium option !

Level guaranteed

Indexation !

☒ Yes

Policy term

25 years

or

Until age

years

Claim period

Full

Waiting period !

26 weeks

☒ Standard terms ☒ Immediate decision

Premium driven ☐

Discounted ! £17.46

Further details



Commission details



Real Life



Sum assured

£ 210,000

Cover type

Decreasing

Level

Increasing

Policy term

25 years

or

Until age

years

! Non-standard terms ☒ Immediate decision

Premium driven ☐

Discounted ! £11.13

Further details



Commission details



Underwriting

Personal details

Incomplete ^

Personal details

Edit ✎

Mental Health

Edit ✎

Your physical health

Start

Your physical health continued

Start

Your general health

Start

Health Recent

Start

Lifestyle

Start

Lifestyle continued

Start

Occupation

Edit ✎

AMRA

Start

Underwriting declaration

Start

Documents

[Quote illustration](#) ↓ [Application summary - Jane Paterson](#) ↓

[Income First Policy Summary](#) ↓ [Real Life Policy Summary](#) ↓



Cover builder

Our ref: EX00007694

Your ref: [Add](#)

[Quote](#)

[0](#) [0](#) [0](#)

[Save and exit](#)



[Jane Paterson](#)

[+ Add client](#)

Personal information Complete

Contact information Complete

Adviser name: **EFF adviser 1** Firm name: **Reassured Limited** [View details](#)

Products Offer valid until 13 April 2025

Discounted ! £28.59

Income First 🗑️

Monthly benefit

£ 2,000

Premium option !

Level guaranteed

Indexation !

☒ Yes

Policy term

25 years

or

Until age

years

Claim period

Full

Waiting period !

26 weeks

☒ Standard terms

☒ Immediate decision

Premium driven ☐

Discounted ! £17.46

Further details ⌵

Commission details ⌵

Real Life 🗑️

Sum assured

£ 210,000

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Policy term

25 years

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! Non-standard terms

☒ Immediate decision

Premium driven ☐

Discounted ! £11.13

Further details ⌵

Decision:

Non-standard terms

Underwriting

Personal details

Complete ⌵

Documents

[Quote illustration](#) [Application summary - Jane Paterson](#)

[Acceptance offer](#) [Income First Policy Summary](#)

[Real Life Policy Summary](#)

[Get cover](#) →

It's even easier to do business with The Exeter



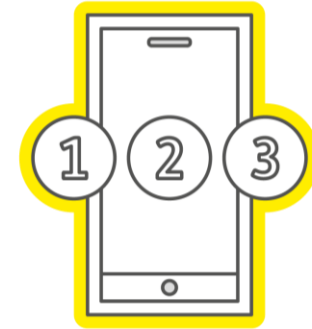
One place for all your
protection quotes



Instant pre-sales
underwriting decisions



Manage client
expectations



No re-keying
client data

Real Life



Life cover for more of your clients



For clients in good health...



And those with serious or multiple medical conditions

1 in 4

Adults in the UK are living with at least two health conditions*

Why Real Life?



Cover for more
clients



Joint or dual life



Joint life
separation option



Beneficiary
nomination and
trust

The benefits of beneficiary nomination



Reduce delays at
claims stage



Flexibility and
control



Suitable for
unmarried couples

Real Life in practice

Real Life only

Clare, 60	
Conditions:	Heart attack aged 45, treated with a stent, no problems since. Controlled type 2 diabetes diagnosed 10yrs ago, no complications
Cover amount:	£150,000
Cover term:	25 years
Rating:	+200% for life

Multi-benefit plan

Frank, 38	
Conditions:	HIV positive, CD4 count 500, viral load undetectable
Cover amount:	£150,000
Cover term:	25 years
Rating:	+50% Life, +50% IP 4 week deferred

Expert underwriting

- ▶ Cover for more clients with ratings up to 600%
- ▶ Fast turnaround from our expert team
- ▶ Broad range of conditions considered
- ▶ Proactive approach to obtaining medical evidence



Income First



Fixed benefit option

- ▶ Your clients can fix up to 100% of their initial benefit
- ▶ Financial evidence to be given within 6 months of policy starting
- ▶ Evidence required when claiming of working at least 30 hours per week



Meet John



He earns £30,000 per year



He takes out an Income First policy with a benefit of £1,500 per month



John fixes his benefit and provides evidence on application



This allows John to fix the full £1,500 benefit for future potential claims

Flexible for NHS workers & Teachers

Example of the NHS medical professional sick pay structure

Continuous service	Full sick pay	Half sick pay	Partial benefit payable after	Full benefit payable after
0-1 years	1 month	2 months*	1 month	3 months
1-2 years	2 months	2 months	2 months	4 months
2-3 years	4 months	4 months	4 months	8 months
3-5 years	5 months	5 months	5 months	10 months
Over 5 years	6 months	6 months	6 months	12 months

* after completing 4 months' service

Designed to complement sick pay arrangement of NHS medical professionals and teachers.

Available when 52 week waiting period is selected

Underwriting

- ▶ **Pre-sales underwriting**
Expert underwriting support with a personal touch
- ▶ **Competitive loadings**
We always do our best to apply the best possible terms for clients while taking into account the risk profile using an evidence-based approach
- ▶ **Quick service**
Fast turnaround from our expert team



Income protection claims

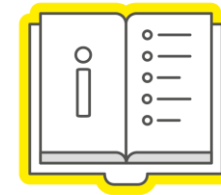
Claims



Single point of
contact to manage
claim from start to
finish



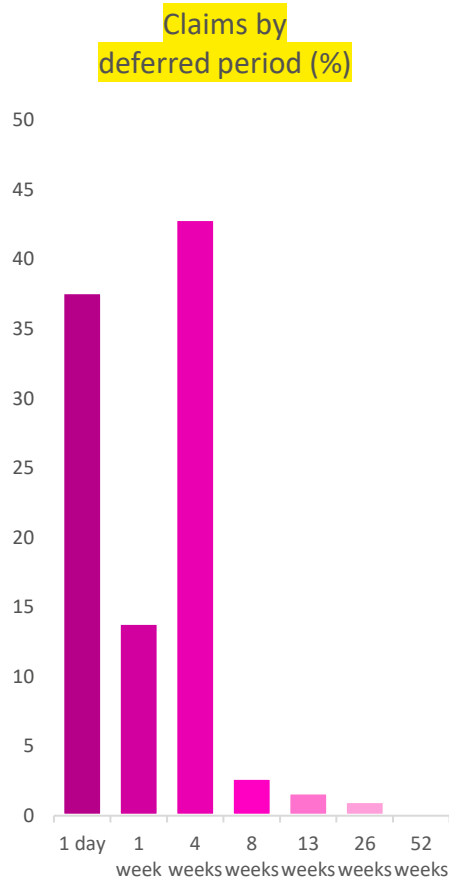
Proportional benefit
for clients with a
reduced capacity



Tools and services to
help with recovery
and returning to work

Claims breakdown - 2023

Reason for claim	%
Musculoskeletal	42.89
Hip/Knee	10.53
Mental Health	7.54
Gastrological	7.11
Chest/Nose/Throat/Respiratory	5.18
Cancer	5.09
Neurological	3.16
Heart conditions	3.16
Surgery	2.54
Covid	2.46
Stroke	0.53
Other	9.82



96%

Claims paid

£11.3m

Total amount of paid claims

37

Average age of claimant

HealthWise

Feel better faster

Provided by



SQUAREHEALTH
ALWAYS THERE HEALTHCARE



HealthWise for members



Remote GP consultations

Unlimited consultations per year



Second medical opinions

Two consultations per year



Health MOT

One health MOT kit per year for policyholders only



Physiotherapy sessions

Six consultations per year



Repeat NHS and private prescriptions

No in-app charges for prescriptions, fit notes and referrals



Lifestyle and nutrition consultations

Six consultations per year



Registered dietitian consultations

Six consultations per year



Mental health support

Six consultations per year

Why HealthWise services?

4.7 out of 5

How members who use HealthWise rate
their experience

£2,080

The combined value of
benefits for health and
protection members*

Only 1 in 2

People are aware that value-
added benefits are available
with their insurance**

* This is the value if members were to pay privately for HealthWise services. For life members this is £1,570.

**The Exeter's Health and Financial Fears 2023 research based on the views of 4,000 workers.

Meet our National and Key Account Managers



Nicola Taylor

Key Account Manager
NI & Scotland



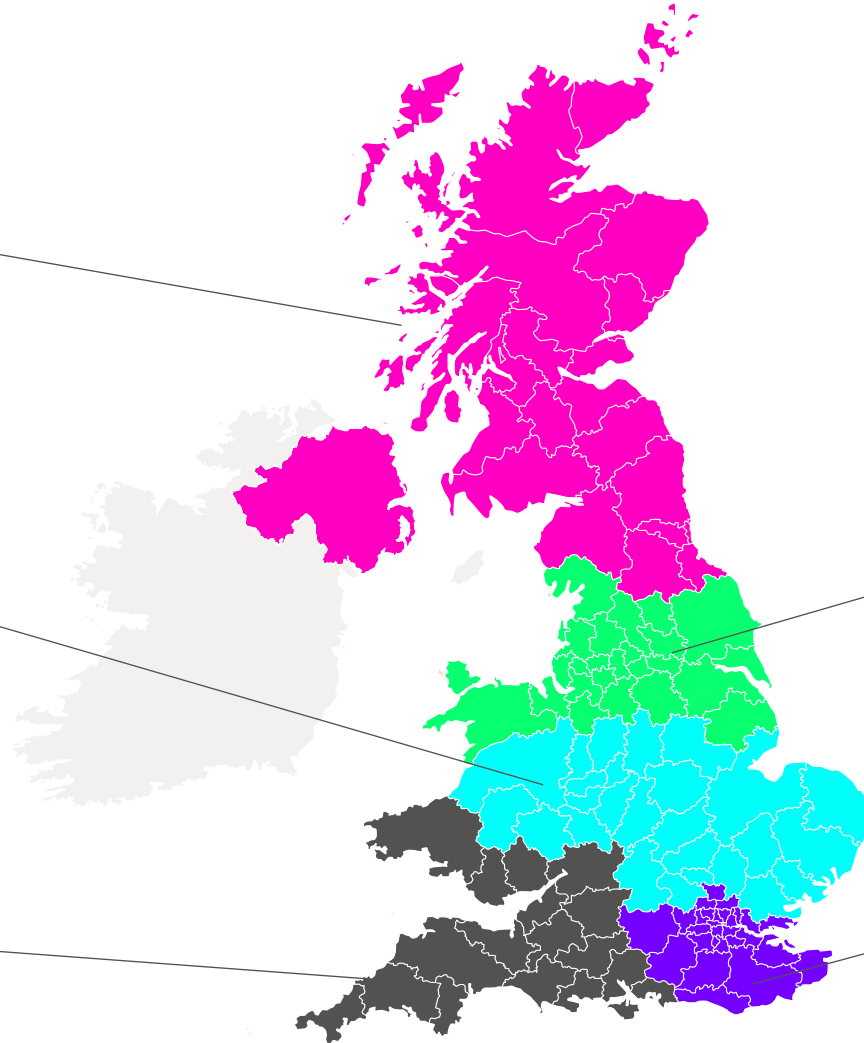
Judith Brandrick

Key Account Manager
Midlands



Mike Norrish

Key Account Manager
South West



Daniel Turner

Key Account Manager
North



James Bowles

Key Account Manager
South East



Rachel Trundle

National Account Manager



Rick Welsh

National Account Manager

Meet our Telephone Account Managers



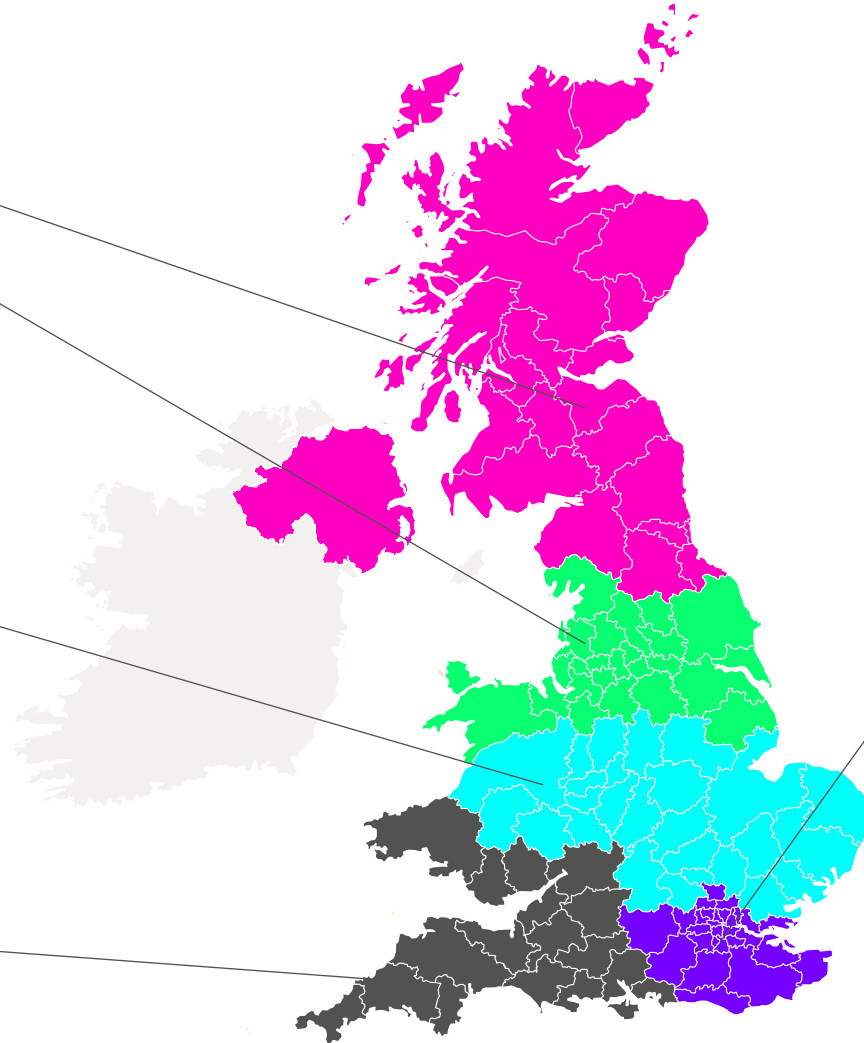
Laura Goodsir
North, Scotland & NI



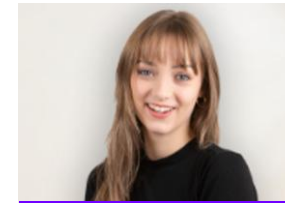
Emily Shuttleworth
The Midlands



Ellie Collis
Southwest



Emma Norrish
Sales Manager



Christa Arliss
Southeast

Sales Team

0300 123 3207

salesupport@the-exeter.com

What's next?



Online product briefing



Schedule a call



Face-to-face meetings



Email with more information

New Business:

For product information, updates on applications in process and commission queries

0300 123 3203

adviser@the-exeter.com

Agency:

To register with The Exeter, transfers of business

0300 123 3203

adviser@the-exeter.com

Existing business:

0300 123 3201

salesupport@the-exeter.com



The legal blurb

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.