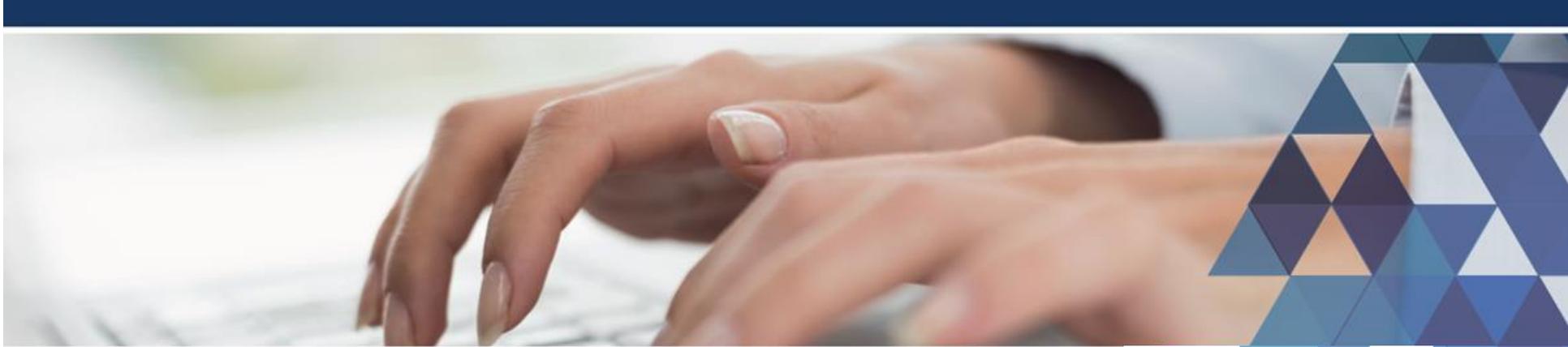




Value-add Legal Services for insurance customers

Building customer
loyalty and
lifetime value





Contents

- Why offer value-add legal services?
- What's included in the service?
- The benefit for insurers
- Delivery and commercial models
- About Epoq
- Contact us





Why offer value-add services?

Offering your insurance customers value-add services can:

- Create proposition **differentiation**
- Enable product **personalisation**
- Facilitate customer **engagement**
- Build trust and customer **loyalty**
- Increase retention rates and **lifetime value**





Why legal services?

- Insurers exist to help people **protect against a range of risks**
- Most policyholders will need **legal assistance at some point during their lives**
- And there are many **key moments** during a policyholder's life when their **insurance and legal needs converge**
- At the same time, many people **find traditional law firms** inaccessible and expensive





When and why do people need legal services?

Insurance and legal needs are often linked at key moments in an insurance customer's life

Examples of life events and activities

- ▶ Going to university
- ▶ Living together
- ▶ Buying a car
- ▶ Buying a house
- ▶ Renting a flat
- ▶ Shopping
- ▶ Getting married
- ▶ Neighbour disputes
- ▶ Divorce
- ▶ Retirement
- ▶ Holidays & travel
- ▶ Having children
- ▶ Home improvements
- ▶ Redundancy

Examples of insurance need

Home – Motor – Travel – Pet – Gadget - Life – Income Protection – Health - Landlord

Examples of legal needs and services

- ▶ Claim a refund
- ▶ Cohabitation agreement
- ▶ Dispute a parking fine
- ▶ Contract with a builder
- ▶ Agreement to share a house
- ▶ Make a will
- ▶ Update a will
- ▶ Create a tenancy agreement
- ▶ Divorce petition
- ▶ Create a power of attorney





What's included in our service?

Delivered online and via the phone, our services include:

- Legal health-checks and comprehensive **jargon-free guides** to the law
- 100s of **easy-to-customise** legal documents, contracts and letter templates covering the main areas of consumer law
- **Lawyers on hand** to check and amend documents created on the system
- **Legal advice** lines staffed by qualified lawyers 24/7

Choose the areas of law and service levels that best suit your customer demographic and segments





Features and benefits for insurance customers

Unlike a traditional legal service provider we offer:

- **Convenient online access** from any device and at any time
- Intuitive, **user-friendly guidance** throughout
- **Legal experts** available on the phone 24/7
- The **knowledge and tools** customers need to deal with their legal matters and protect their rights
- A way to **save £100s** on legal fees

Plus, we're supported by an SRA regulated law firm which provides expert legal advice as an integral part of our service





What users of our services say

“ It took me about 20 minutes to complete my will - something I'd put off for years because I didn't think I could find the time.

“ Good alternative to otherwise costly service.

“ A very quick and easy to use service and all done from the comfort of my own home.

“ A great service that made me renew my policy

“ Excellent service, simple to use, quick to complete and worth every penny.

“ Clear, professional service easy to use and customize.

“ Provides good, concise information, with no legal jargon. And the site is a dream to use.

“ Easy to use and gave me peace of mind knowing I could construct an official looking letter myself.





Benefits for insurance providers

- **Differentiation** - helps to enhance and tailor your product offerings
- **Relevance** – insurance and legal needs are often closely linked at key points in a person’s life
- **Engagement** - provides a reason to keep in touch with your customers and learn more about their needs
- **Loyalty** – offers customers a genuinely useful service which they can use throughout their lives

Personalise products to create differentiation and build customer loyalty and lifetime value





Delivery and commercial models

We'll work with you to find the best model for the needs of your business and customers

Options include:

- Stand-alone pay-as-you-go or subscription legal service
- A white-labelled or co-branded legal service
- Access to single documents, such as Wills or powers of attorney, or a specific area of law such as landlord services or consumer complaints

Call us on 020 8731 2424 to arrange an informal discussion to explore the opportunities for your building society





About Epoq

- Formed in 1994, Epoq is a pioneer in the development of online legal document services
- Typically white-labelled and delivered to customers by insurers, banks and affinity groups, our services are making access to legal services simpler than ever before
- Today, our clients include some of the UK's biggest financial services brands, as well as membership organisations and law firms
- Our services include hundreds of legal document templates, a team of lawyers on hand for document reviews and legal advice 24/7, and extensive jargon-free guides to the law, all conveniently available online or over the phone





Contact Us

Call: **020 8731 2424**

Email: **info@epoq.co.uk**

Visit: **www.epoq.co.uk**