



## Building an 'expert driven' quote service



Over the last year, we have been asking for feedback from our broking partners to identify new ways of working. We are aiming to create a unique service for brokers from our Preferred Choice team of underwriters. A number of themes came up during our conversations but one of the most interesting was the perception of our referral process. This process starts when an application is referred to one of our underwriters after submission through RSA Online or via Acturis.

### A referral means deeper analysis

For us, when a referral comes into our office it is instantly prioritised and passed to our most experienced underwriters. eTrading is a gateway into our specialist service and allows us to consider referrals in more detail. However, after speaking with our brokers it was clear there were some misconceptions. For example:

- brokers thought referral decisions took up to 48 hours, largely based on their experience with other insurers
- brokers more often than not decided to look for an alternative quote on receiving a referral



Our referral service is based on the ability to investigate further in order to find the right outcome for your customers. More often than not, we can reply to a referral within two hours. In that time, we can speak to you, examine the risks and other factors on the application and identify ways to get you the best price we can.

## A referral is a gateway to our specialist service

We want our brokers to know that a referral is an opportunity for us to help them quickly.

- Approximately eight out of ten referrals are worked on, amended and sent back to the broker within two hours
- We have a team of eight underwriters who prioritise all referrals passed to us from eTrading
- An RSA underwriter can discuss your relationship with your customer to get a better understanding of your customer's insurance needs.

We have invested much time and effort into perfecting this process. If you have not followed up a referral in the past we hope you'll call us and see for yourself how our team works.

For more information call us on **0345 071 0144** or email me on **[MassAffluent.referrals@uk.rsagroup.com](mailto:MassAffluent.referrals@uk.rsagroup.com)**

### Stewart Keating

Senior Household Underwriter  
Preferred Choice Team