

# CAPITA



## End-to-end digital protection solution

A web-based platform that gives consumers the choice of having either term or income protection insurance, or both, in one policy, based on their budget and lifestyle needs.

Customer behaviour is changing rapidly with the uptake of digital services.

As a result, many insurance firms, employee benefits companies and affinity marketing organisations are looking at ways to better support their consumers, by providing end-to-end digital solutions in the protection space.

Innovation in the insurance industry has been stifled by a number of factors, including cumbersome legacy systems and, to some extent, challenging regulations. Capita, a digital transformational partner, has a simple approach: start with what consumers want and then build an end-to-end solution to support that.



### Best-of-breed technology

Capita has invested heavily in digital capabilities and has developed an online straight-through protection offering that provides a D2C turnkey solution for insurers. Our direct-to-consumer solution allows for rapid market entry, at a low cost and supports new consumer propositions.

Capita, together with best-of-breed SaaS software solutions company Keylane and reinsurance expert Gen Re, has designed a direct-to-consumer turnkey digital protection solution that delivers an end-to-end online process. Our online platform combines simple term insurance and income protection with an expert underwriting system, allowing consumers the choice of having either term or income protection insurance, or both, in one policy.

Our intuitive and simple solution will put your consumers in control. Using our effortless sliding price scale, consumers can instantly see the different costs of the various levels of cover available, based on their budget and lifestyle needs.

This means that they can select a cover package as basic or as comprehensive as they want, safe in the knowledge that the scope of their cover can be increased or reduced later on, should their circumstances change.

### What we offer

Our turnkey protection solution allows rapid market entry at a lower cost, using digital platforms to support your consumer propositions, and offers consumers a modern and simple protection solution.

#### Quick product launch

Our prebuilt digital protection solution comes with two ready-built products, term assurance and income protection.

#### Low risk and low cost of entry

Our straightforward and easy-to-use portal is configured to scale (in terms of both IT and operations) and is underpinned by a variable-based pricing model.

#### A complete turnkey solution

Our solution delivers a full range of IT, administration and medical data services for the end-to-end consumer journey, including underwriting and claims.

#### A flexible front-end website

Our web front-end allows customisation to meet your brand requirements, ensuring a seamless experience for your customers.

#### Multi-channel

Our solution supports mobile and web formats that can also be easily adapted for comparison portals and IFA distribution.

## Our people underpin the process

Capita's highly trained and experienced admin, claims and underwriting staff are available to help consumers at every stage (e.g. with complex underwriting, claims submissions, etc.).



### Why choose Capita?



#### 5-star outsourcing excellence

Capita Life & Pensions awarded best innovation in outsourcing for business transformation, competitive advantage, sustainable practices and compelling value



#### Leverage existing Capita capabilities and experience

Low-risk proposition using existing, proven Capita capabilities combined with our D2C product platform



#### Extensive use of proven technology and self-service

Multi-channel support from the outset, straight-through processing for new business and a self-service portal for ongoing transactions



#### Leading edge and tailored to your brand

A carefully selected adaptable product platform to power the digital offering



#### Future requirements and add-on products

Develop new bespoke capabilities, benefit types, distribution channels and underwriting

### Medical data gathering experts

Capita streamlines the process of gathering medical information from consumers by working with a vast network of nurses and doctors who can travel to meet them. Our medical data solution and flexible D2C method optimises business practices and enhances consumer experience at every stage of income protection, life, disability and critical illness insurance.

We provide the following services:

- Tele-interview
- Nurse screening
- Doctor's examinations
- Electronic GP reports
- Claims and rehabilitation



To find out more, please contact:

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