

3^d

FLEXIBILITY



ABOUT 3d

3d is a niche evidence and consultancy company specialising in professional underwriting services for life and health insurance marketplaces. Built on a foundation of technical expertise and experience, 3d delivers sustainable client-based solutions and excellent customer care.

Part of the market leading Premex Group, 3d's unique organisation offers bespoke case management, plus an unrivalled understanding of claims management requirements.

Understanding the importance of meeting a client's needs swiftly, 3d has created a service infrastructure to ensure the customer journey for both the insurance company and the applicant/insured is swift, easy, and unambiguous.

The service infrastructure has been designed and tested by experienced claims and underwriting colleagues, with a proven track record in leading life insurance companies. 3d engages with specialist colleagues on an on-going basis to ensure its service is relevant for today's market requirements and tomorrow's market evolutions.

Each member of the team is kept up to date through continued training, attendance at industry forums and by an online community abreast with the latest developments in the marketplace. Colleague and client feedback is routinely audited, forming the basis for continual improvement.

Expert design, high calibre recruitment and a commitment to excellence, allows 3d to deliver a secure, high quality service quickly. Whatever your need, 3d's experienced team will work with you to develop the right solution.



SERVICES

3d offers a range of evidence services, specialising in both the claims management and medical underwriting sectors. Client based solutions have been engineered to unite technical competence in an efficient delivery framework.

CLAIMS MANAGEMENT

Income protection and critical illness claims require attention from the first day of claim. The 3d Claims Management Service has been designed to help the insurer understand the precise nature of the incapacity, and provide guidance on the future management and rehabilitation requirements. 3d offers group and individual businesses a range of claims management services from nurse's visits to return-to-work assistance.

MEDICAL UNDERWRITING

Underwriting is required on all individual applications. The quality of the information gained at the outset is now more important than ever with the introduction of stricter guidelines on how non-disclosure is dealt with at the claims stage. 3d has a team of specialists who can procure medical evidence to support both individual and group policies. This can range from nurse screenings to individual medical examinations.

CONSULTING

3d has a team of experienced and knowledgeable medical underwriters and claims Specialists. 3d is able to provide highly competent resources to work externally within client offices, supporting the management of workflows and offering technical consultancy with service designs.

CLIENTS / CLIENT CARE

In order to ensure 3d exceeds client expectations, a range of service management disciplines are undertaken throughout the relationship.

OPERATIONAL SERVICE PLAN

Individual case management is key to consistent service levels, and an operational service plan is created at the beginning of every client relationship. This document is designed to ensure all matters are processed efficiently and all service expectations are explicit - this way all parties have a tangible idea of how the relationship will move forward and a clear definition of what will define a successful outcome.

MANAGING PERFORMANCE

3d provides bespoke management information to all of its clients. In addition 3d can also provide feedback questionnaires and quarterly reports providing information on turnaround times, average costs per report and results of insured's/applicant's feedback.

SERVICE RECOVERY

In any long term service supply relationship, things can sometimes go wrong. 3d has a commitment to its clients to operate with speed and integrity when its service does not meet expectations. In the event of any localised infrastructure issues, the Premex Group has three sites in the north-west and operates a full business continuity plan.

COMPLIANCE

3d understands the security of your information is paramount and adheres rigidly to the Data Protection Act. Staff are aware of their obligations and The Premex Group carries out regular auditing and risk assessment to ensure compliance with statutory obligations. 3d is also fully compliant with all ABI regulations governing claims management and medical underwriting.



OUR PEOPLE

3d recognises that its people are at the forefront of its success, recruiting only the very best professionals. At the core of the team are underwriting and claims management specialists honed by years of experience in leading UK life and health insurance organisations.

The value placed in 3d employees is evident by the company's commitment to training and development, enabling 3d and its clients to benefit from a motivated, knowledgeable person to deal with each referral, query or problem.

As part of the Premex Group, 3d has access to a database of over 10,000 experts and a detailed knowledge of service management, HR and financial professionals.

SPECIALIST

RESPONSIBLE

SUPPLIER MANAGEMENT

When an expert outside the Premex Group supply chain is required, a strict selection process is adhered to in order to ensure any information is processed with the appropriate integrity, security and confidentiality. Contracts with external organisations reflect these virtues and have been negotiated to provide the appropriate protection for 3d and all its clients.

CORPORATE SOCIAL RESPONSIBILITY

3d has long recognised that a commitment to protecting the environment is an integral part of managing its business, and that environmental performance has a direct relationship with overall performance. There is always room for improvement and 3d is committed to continually looking for ways to enhance the lives of its internal and external local communities, as well as reducing its operational impact on the environment.

As part of the Premex Group, 3d is taking an eight step approach to reducing its impact on the environment; these activities are divided into three separate areas:

- Working with the local community
- Mitigating harmful activities
- Planning for the future



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