HOW WE WORK

Clear Service Standards

Reliable timescales, clear communication and personal ownership from the RAM team.



The timescales shown below represent our maximum expected turnaround times.

In practice, we will usually respond more quickly.

Quotations

Quotations are issued by the deadline or within **10 working days** of receiving requests that include:

- Membership data: DOB, gender, salary, multiple, benefit, job title and work location for each member.
- Scheme history: sum assured, claims, rates and (where possible) premiums for the past 5 years.
- Medical & Absence: underwriting history, pending or long-term absences.
- All other information relevant to the scheme.

Re-Quotes

Adjustments to original quotations (for example benefit basis) will be completed within **5 working days.** In most cases this can be expedited on request.

Policy Documents

Policy documents are issued within **30 days** of the inception or anniversary date, subject to receipt of the proposal form and all required information.

Statements of Account

Statements of account are issued within **10 working days** of receiving the correct membership data and all required information.

Claims

Within **5 working days** of receiving the requested documents, we will confirm if more information is needed or if the claim is accepted. Over the last 6 years, 100% of eligible claims have been paid within an average of 1 day following receipt of all necessary information required.

Our Culture: Be Helpful

We are a team of people dedicated to providing a first class service.

Our internal motto “Be Helpful” ensures that we maintain our core values - excellence, integrity, trust and respect.

Excellence – consistently striving to provide the very best service, we operate robust underwriting philosophies, sound administration practices and a prompt claims handling service.

Integrity – we adhere to moral and ethical principles, acting honestly and in a manner which promotes fairness.

Trust - people like dealing with people so we build valuable and lasting relationships based on our trusted expertise and specialist abilities.

Respect - we strive to respect each other and every aspect of the market in which we operate with good team spirit.

Shepherds Friendly Est. 1826 | SIRIUS POINT | GRID | RISK ASSURANCE MANAGEMENT LIMITED

Risk Assurance Management Limited

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