

AccuQuote Case Study



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EMSI Provides AccuQuote with Responsive and Flexible Paramedical Exam Services

Customer Profile

Founded in 1986 and headquartered in Wheeling, IL, AccuQuote is home to 200 employees who have met the needs of over one million customers, providing them with the best value in life insurance.

Starting on the radio as a medium to sell insurance, AccuQuote moved to the internet in 1995 and their business exploded. AccuQuote focuses on term life insurance, but also provides a variety of insurance products to its customers.

The Challenge

AccuQuote had been using EMSI for over ten years for Attending Physician Statement (APS) Retrieval Services. For Paramedical Exam Services, they were using a local business and friend. As AccuQuote grew, they realized that they needed a national partner for exams, one that could provide them with service throughout the United States. AccuQuote was also looking for a responsive partner. Because of their type of customer base, they needed a partner who could offer them dedicated support and personalized service, such as Saturday appointments. With EMSI's track record of worry-free, high quality service, AccuQuote choose EMSI.

The Solution

Knowing that AccuQuote wanted to provide their customers with fast, convenient and hassle-free service, EMSI utilized their U-Direct service offering, which was developed specifically for the direct marketing channel. U-Direct offers direct marketing companies like AccuQuote with thorough and responsive case management resulting in a complete underwriting package that is generated in good order.

Company

AccuQuote, Wheeling, IL

Industry

Insurance Services—Direct Marketing

EMSI services provided

Paramedical Exam
APS Retrieval

Statistics

- ✓ 10+ year partnership
- ✓ 3,000+ exams per month
- ✓ 15.8 day cycle time (order received to exam completion)
- ✓ 100% of exam cases quality reviewed

"EMSI has proven to be a responsive and excellent partner. Since our U-Direct services began in June of 2009, we have seen reduced cycle times, an increase in the number of applications in good order and reduced case management costs due to EMSI's thorough application review process."

-Kim Diaz, Vice President of Operations, AccuQuote



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The Solution cont.

Here's how U-Direct process works with AccuQuote:

1. With an Accord 121 connection, EMSI obtains the order packet.
2. EMSI contacts the applicant within 24 hours to schedule the exam.
3. Once the exam is scheduled, an EMSI examiner contacts the applicant to confirm the appointment.
4. After the exam is completed and the paperwork ready, a dedicated EMSI team reviews the paperwork to ensure everything is in good order.
5. The documents are imaged and sent to AccuQuote.

"Thanks again for a great visit and more importantly for a wonderful partnership. We are so thrilled to be working with you."

-Kim Diaz, Vice President of Operations, AccuQuote

The Results

In addition to creating a paramedical service just for the direct marketing channel, EMSI has also enhanced AccuQuote's service by making sure the "little things" are taken care of. EMSI provides Saturday appointments for those applicants that can't make it during the week. If an examiner for some reason doesn't show up, the examiner is charged a fee and the applicant receives a gift card for the inconvenience. And if there happens to be an issue that involves an applicant, an EMSI employee will personally reach out to the applicant and remedy the situation to ensure their ultimate satisfaction with the exam process.

"EMSI has absolutely responded to escalated issues," said Kim Diaz, Vice President of Operations, AccuQuote. "EMSI doesn't just talk, they take action. Because of their flexible and responsive service, we've had fewer no shows and greater customer satisfaction."

With EMSI already providing AccuQuote with the service and support they needed for APS Retrieval Services, the decision to use EMSI was easy. Since June of 2009, EMSI has been providing AccuQuote with both APS Retrieval and Paramedical Exam Services.

About EMSI

EMSI provides leading-edge medical information, risk management and investigation services to support informed, reliable business decisions in the insurance, legal, healthcare and business communities. Building on 35 years of unwavering commitment to outstanding customer service, continuous quality improvement and creative service options, we partner with our customers to increase profits, enhance productivity and promote rapid growth. www.emsinet.com