

CASE STUDY



Helping Just Group halve redemption delays and give more peace of mind to grieving families

LexisNexis® Risk Solutions helps Just Group to more than halve the time taken to obtain confirmation of death, enabling faster redemption processes with minimal intrusion on the family of the deceased.

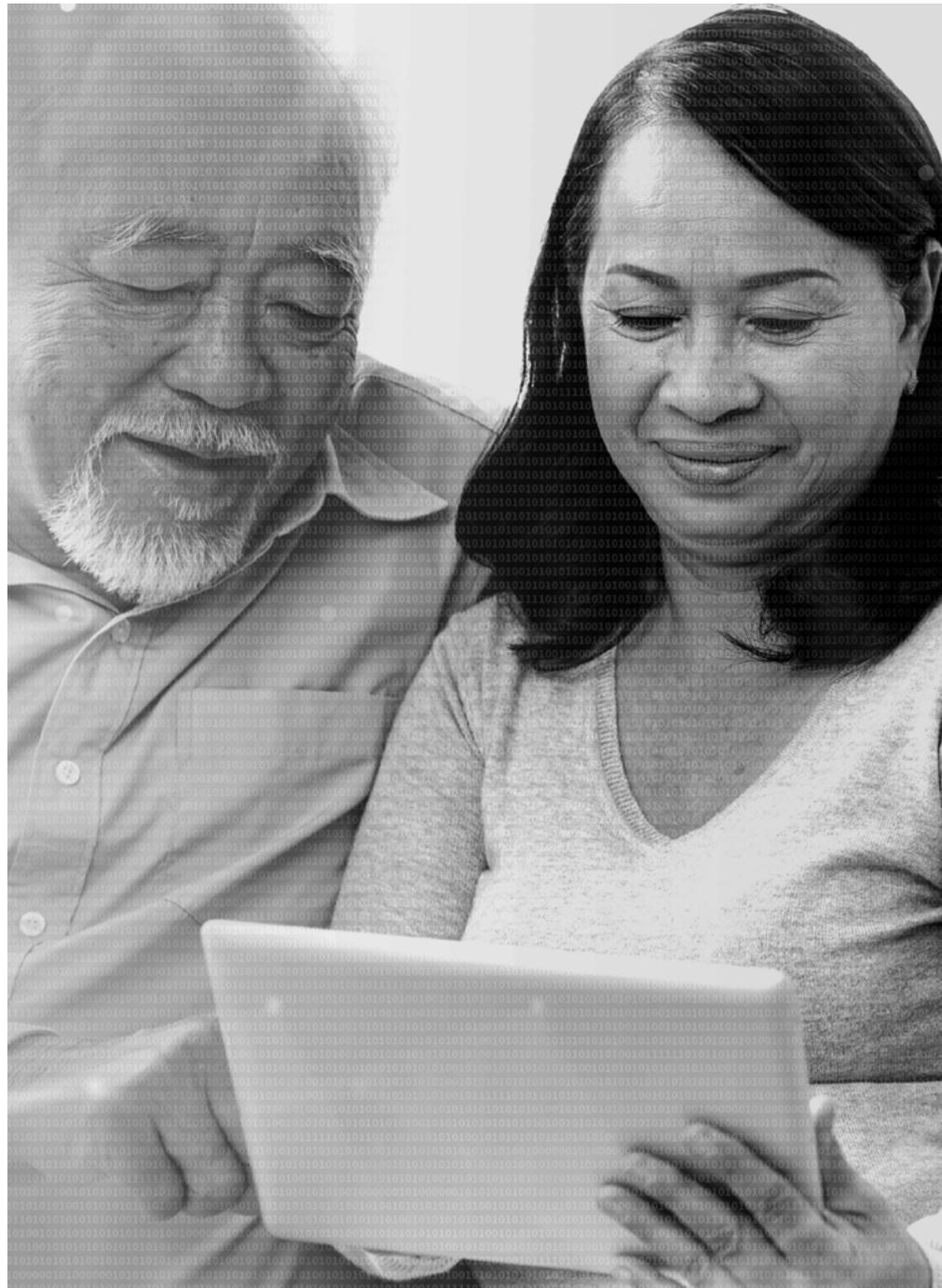
Just Group plc

Just Group is a FTSE-listed, fast-growing, specialist provider of retirement income products and services to individual and corporate clients, with more than 650,000 UK customers.

Typical customers include:

- People who have built up pension savings throughout their career to secure a retirement income.
- People aged 55+ who want to make use of the equity locked up in their property.

Overall, Just Group looks after more than £23 billion of pension savings and has helped customers aged 55+ release more than £6.5 billion from their properties.



The challenges

Just Group is proud to treat customers as individuals, with services tailored to their needs. Much of its customer base – comprising individuals from early retirement age, through to end of life – warrants special care and attention. A substantial proportion of Just Group's customers are elderly, aged 80-85, and/or classed as vulnerable. Many are uncomfortable with technology, and a significant number do not use email, though this is changing as they attract more new customers in the 55+ age range.

With no online customer portal, communication takes place largely via post and phone calls, with email playing an increasing role among more tech-savvy customers and those acting as agents for customers, such as those with power of attorney and executors.

Just Group tailors communications to the individual's needs, which are stored in an internal data management system. If, for instance, a customer is hard of hearing, contact will be made in writing rather than over the phone. If they have limited eyesight, correspondence will default to large font or braille. As customers become increasingly vulnerable, through age or medical condition, the communication challenges increase.

Just Group's other major challenge comes around the sensitivity of communication when pursuing a death certificate, to allow the timely progression of redemption procedures, following a customer's passing.





The business challenge in detail

Upon passing, a death certificate is required to confirm the exact date of death, in order for the proper redemption process to begin. If the executors or persons handling the deceased's affairs fail to act promptly, this can cause knock-on delays for the family, in terms of enactment of the will.

Previously, the only recourse for Just Group in these circumstances has been to chase the family or executors to forward the death certificate, which presents obvious issues around sensitivity and distress caused to the family during a difficult time and often leads to complaints and potential reputational issues. There are also operational cost implications and time delays too, if certificates are chased via the deceased's council, which can take up to two weeks from the request.

The solution

Working with the team at Just Group to understand their precise needs and challenges, our product specialists advised a combination of two solutions that would give them more reliable notice of customers' passing as well as the ability to carry out detailed investigations on individuals to determine their status.

This would allow Just Group to speed up the process of confirming date of death whilst enabling a much smoother redemption process, without needing to disturb the family during their mourning period.

The solutions presented to Just Group were **LexisNexis® Smartcleanse®** for bulk existence checks and **LexisNexis® Trace IQ®** for investigations, ad hoc tracing and detailed individual checks.

LexisNexis® Smartcleanse®

Smartcleanse® is an online gateway to the LexisNexis® Risk Solutions customer data management services. It enables users to batch process large files of customer data for cleansing and enrichment. One of the many services Smartcleanse offers is a mortality check service, which utilises one of the UK's largest mortality databases to quickly and unobtrusively confirm whether an individual has died. Just Group also uses Smartcleanse to check whether individuals are living as stated or have moved address.

LexisNexis® TracelQ®

TracelQ® is a market leading tracing and investigation web application, which enables users to trace or investigate an individual on a singular basis. In this instance, Just Group uses TracelQ to investigate whether customers they are unable to contact, may be deceased.

The benefits

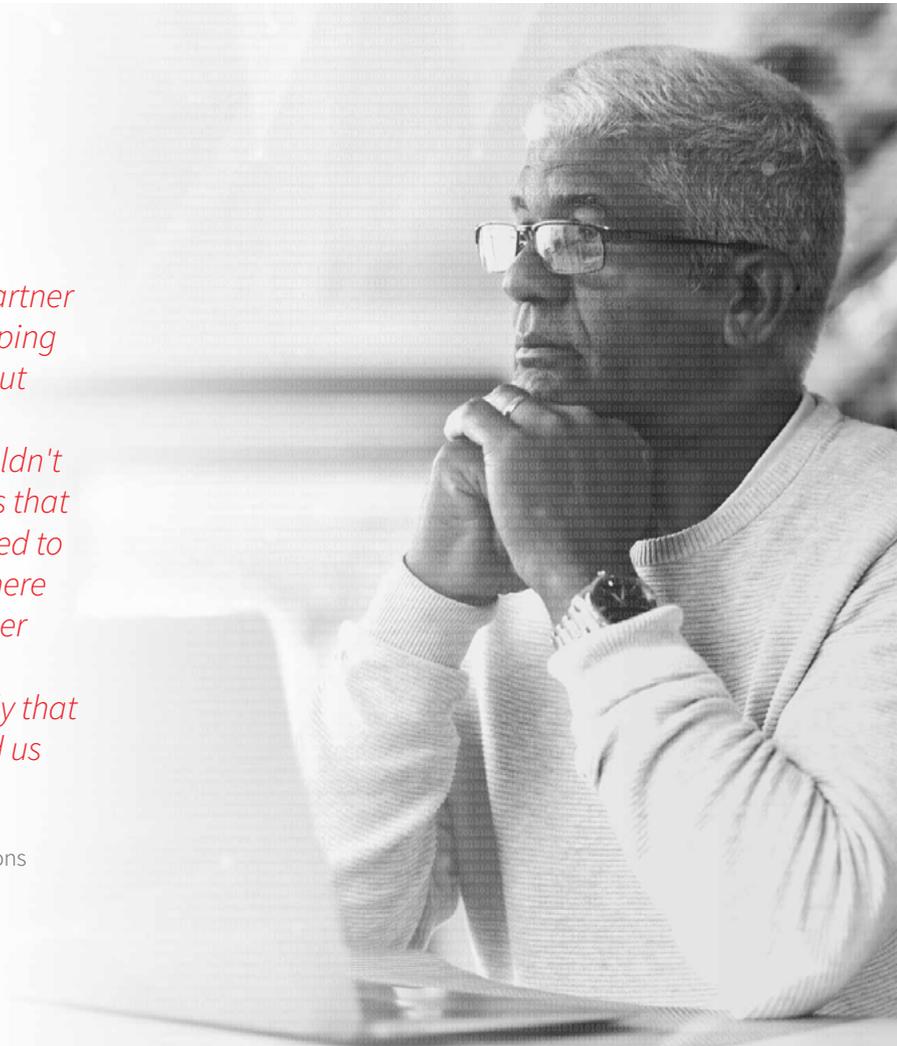
Smartcleanse and TracelQ helped to significantly streamline Just Group's processes, cutting the time it takes to request a death certificate online by more than 50 percent. A TracelQ check takes only 3 to 4 minutes, compared to the previous 10 minute online application followed by a two week wait. With no need to pursue the death certificate and cause additional distress at a difficult time, Just Group has seen a marked decrease in complaints, helping to protect its reputation. Finance-related issues are also resolved more easily for beneficiaries and for Just Group, as a result of a quicker and slicker redemption process.

A reduction in customer contact attempts using physical mail also means a reduced risk of fraudsters obtaining sensitive customer information and attempting to defraud individuals' estates. Using Smartcleanse and TracelQ, Just Group can send targeted post to addresses with increased confidence that they will reach the rightful person. The reduction in volume of misdirected mail sent out also reduces cost and environmental impact.

LexisNexis Risk Solutions delivers outstanding support too: *'Everything is always working and there are rarely any problems with the actual website. When I do need help from someone, it's not a 5-minute waiting time, it's almost instant.'*

"LexisNexis Risk Solutions is the perfect partner for what we need. They are definitely helping us provide great customer service. Without them, we'd have to approach this in a completely different way, which just wouldn't be cost effective. It's reducing complaints that sometimes would come up if we continued to chase for death certificates. Previously there was no other way to verify the death, other than to call someone or request a death certificate from the council, and obviously that comes at a cost. So, they've really helped us massively with our processes."

What Just Group has to say about LexisNexis Risk Solutions



How Smartcleanse and TracelQ work together for Just Group

Just Group runs its customer database through the Smartcleanse application, to mass screen individuals to track both mortality and whether they are still at the same address or have moved away and can't be contacted. Initially this was done on a three-monthly basis, each time raising around 300 cases that required further investigative work. Just Group has now refined this down to a monthly task to aid workflow and enhance efficiency and customer service.

This produces two outputs:

- **Verified deaths:** Just Group requests a death certificate from named contacts using a checklist including next of kin, executors, friends etc. – information stored on its customer database.
- **Unverified deaths:** likelihood is identified at three levels – low, medium and high. Based on this information, the team decides whether to contact the customer to check their details. By narrowing down who they actually need to contact, Just Group makes savings on mass mailings across their database, and avoids contacting customers unnecessarily.

If Just Group is unable to obtain confirmation of death and a death certificate through this process, the team uses TracelQ to make further detailed investigations.

By converging expansive data and advanced linking capabilities, **Smartcleanse** and **TracelQ** are able to significantly increase the likelihood of successfully contacting either the customer or someone connected to them through, for instance, a previously shared address.

"We use TracelQ to confirm whether a client has passed away. So, if we're notified of a customer passing away, we will write out to the informant requesting the death certificate. If we do not receive the death certificate within a reasonable time, we use TracelQ to confirm the date of death and GRO reference. Without this tool, we would have to chase and chase until we received a valid death certificate. It's great that we can now proceed without having to disturb the relatives at all."*

Lead Administrator, Just Group Lifetime Mortgage Servicing

* General Records Office

LexisNexis Risk Solutions is helping Just Group transform its processes to not just deliver cost and time efficiencies, but also to enhance their customers' journeys at difficult and challenging times.

To find out how LexisNexis® Risk Solutions
can help, contact our team on 029 2067 8555
or email uk-irl-enquiry@lexisnexisrisk.com
risk.lexisnexis.co.uk



About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

This document is for informational purposes only and does not guarantee the functionality or features of any LexisNexis Risk Solutions products identified.

LexisNexis Risk Solutions does not represent nor warrant that this document is complete or error free.

LexisNexis, LexID and the Knowledge Burst logo are registered trademarks of RELX Inc. Other products may be trademarks or registered trademarks of their respective companies. Smartcleanse and TracIQ are registered trademarks of Tracesmart Limited.

LexisNexis Risk Solutions UK Limited is registered in England & Wales. Registration number 07416642.

LexisNexis® Risk Solutions is a trading name of Tracesmart Limited. Registered in England & Wales number 03827062. LexisNexis® Risk Solutions is a trading name of Crediva Limited, which is authorised and regulated by the Financial Conduct Authority under firm reference number 742498. England & Wales registration number 06567484.

Tracesmart Limited and Crediva Limited are a part of LexisNexis Risk Solutions UK Limited. All are registered at Global Reach, Dunleavy Drive, Cardiff, CF11 0SN with VAT registration number GB730859520.

Copyright © 2024 LexisNexis Risk Solutions