

CASE STUDY



Scottish Friendly Assurance

THE CLIENT

Beginning life as the City of Glasgow Friendly Society in 1862, Scottish Friendly Assurance is today the largest mutual life company in Scotland with around 500,000 policy holders and assets under management in excess of £800m.

Benefiting from the special tax advantages available to friendly societies, Scottish Friendly offers a wide range of savings, life assurance and investment products with particular appeal to a niche market of smaller, mid-market investors looking for straightforward financial products with affordable entry levels.



THE CHALLENGE

Direct marketing has been the primary sales channel for SFA's products and services since 1994. The immediate success of this side of their operation created the urgent need to appoint a Contact Centre/Fulfilment House to handle the rapidly escalating volumes of mailings and pack requests via telephone, internet and coupon responses.

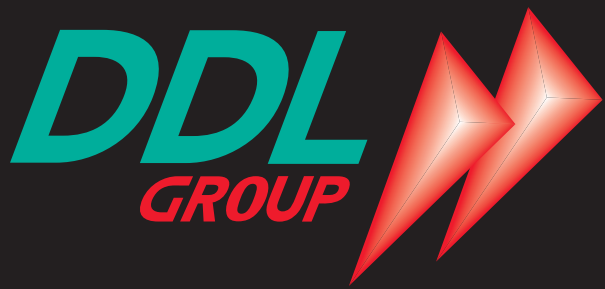
The essential requirement was to find a company that could offer the facilities and resources to hand fill and despatch large pack quantities, including 2-way matching. Typically, Scottish Friendly pack fulfilment involves a personalised A4 letter and A3 application form (laser printed with text in boxes scannable by SFA), information leaflets and various inserts including, for some packs, a free pen.

Above all, however, they were looking for an outsourcing partner they could trust to mirror their own high standards of customer contact and service... and that's why they chose DDL!

THE DDL SOLUTION

The decision to appoint DDL was in no small part due to the quality of our telephone operators, adapting quickly and effectively to the Scottish Friendly style during initial training. As the product range has grown over the years, regular update training sessions keep our operators abreast with new developments and fully equipped with detailed knowledge of each and every product - essential to providing SFA customers with the accurate factual information they need without offering financial advice.





THE DDL SOLUTION (CONTINUED)

The twin activities of customer contact and fulfilment clearly require the regular flow of data between the two companies to ensure all records are kept permanently up to date. Choosing DDL meant that SFA could call on the expertise of our highly experienced team of software developers to set up a database for data capture, processing and management. From small beginnings, this has grown in size and sophistication over the years to facilitate the two-way import and export of data via a shared database with instant access to both SFA and DDL authorised users.

THE RESULT

Initially, we had just 1 dedicated customer response line for inbound calls and only 2 pack types. Today, we answer calls on 5 different lines covering 5 distinct product areas with 30 different packs now available.

Backed up by full stock control facilities, outward despatch involves the fulfilment of requests on a daily basis as well as the weekly and fortnightly despatch of remail and maturities packs - a total of 87,800 packs despatched over the year to 30 September 2008.

We offer a single point of contact for all flows of communication through our Client Services team, and give SFA the benefit of staff continuity in all departments including Account Management, Contact Centre, Warehouse Storage and Despatch and Technical Support Services.

Over the past 14 years of growth and progress for both companies, an excellent working relationship has developed between DDL Group and SFA. Indeed, we are now contacting SFA customers with information on ways of investing their matured policy payout ... policies which were originally taken out 10 years ago via application forms mailed from DDL!

"Scottish Friendly's direct marketing operation was founded on building a strong customer base through targeted recruitment advertising and, in this respect, DDL has been - and continues to be - an integral part of our success. We retain them as a key business partner because they consistently meet our service standards and have the technology and database skill set required to service our direct marketing operation. They have a stable staff base who understand our business and who can always be trusted to present Scottish Friendly in a professional manner as the primary point of contact with our customers."



Calum Bennie,
Scottish Friendly Marketing Manager

