

FOCUS



A concise guide to working with The Exeter

Introduction

As a mutual, we couldn't be more friendly. We're committed to working with you to grow your business and deliver the best possible outcomes for your clients. Put simply – **you matter more**.

And because we don't have shareholders, we're able to re-invest more of our profits into the things that really matter to your clients – great service and quality products.

Products

Our multi award-winning proposition provides you with a range of products to meet your clients' needs, including:

Income protection

Our Income First product provides first-class income protection for a wide range of occupations, from office-based professionals to manual workers and skilled trades.

Why Income First?

- One product covering all occupations
- Level premiums available to all occupations with a four week waiting period or longer
- Flexible waiting periods for NHS workers and teachers
- No automatic medical evidence required for those under 42
- Two options to fix the monthly benefit amount
- The ability to increase benefit levels to meet changing needs, including flexibility for renters
- Increased peace of mind for those changing jobs
- A first job promise for people new to the workforce
- Supporting members with a redundancy premium holiday for three months to help them back on their feet without losing valuable cover.

[FIND OUT MORE](#)

Life cover

Real Life is designed to help your clients living with serious or multiple health conditions get the cover they need. Because we believe life cover shouldn't be beyond anyone's reach.

Why Real Life?

- Cover for clients who may not be accepted elsewhere
- Expert underwriting for even the most complex of cases
- Flexible quote and apply journey
- A simple, signature-free process for placing policies into trust.

[FIND OUT MORE](#)

Our [adviser knowledge centre](#) contains lots of useful content to help you with your CPD learning requirements. Just one click provides you with access to:

- Research reports
- Insights
- Webinars
- Videos
- Product literature and the ability to book an [online product overview](#).

[FIND OUT MORE](#)

Support for your clients



Our HealthWise app is free for members and their immediate family, giving convenient access to expert medical advice and treatments, including:



Unlimited remote GP appointments



Expert second medical opinions



Physiotherapy



Mental health support



Lifestyle and nutrition consultations



Registered dietitian consultations

icon? An annual health MOT (for policyholders only)

icon? Repeat NHS and private prescriptions

HealthWise is provided by Square Health.

[FIND OUT MORE](#)

Claims information

Income protection

In total we paid **£41.2 million** for claims received in 2023 with over £12m for life and income protection combined. But to The Exeter, claims aren't just numbers – with each claim they pay they make a difference. Our statistics are based on claims made during 2023.

IP CLAIMS

96%

IP claims paid

£11.3m

paid out in total

£586k

Most paid out on a single claim

88wks

Average long-term IP payout

26yrs

Longest current IP payout

Awards

Everyone's proud of the awards they win. We are no different.

2024

Best Health & Wellness Offering, COVER Customer Care Awards

Outstanding Individual Health Insurance Provider, The Right Mortgage Awards

2023

Outstanding Business Development Team, COVER Customer Care Awards

Best Customer Service Provider, The Right Mortgage Awards

Best Insurer for Protecting the Income of People with Higher Risk Occupations, Protection Guru Awards Best Promotion of Protection, COVER Excellence Awards

Best Care & Support Experience (HealthWise), Protection Review Awards

2022

Best Income Protection Provider, LifeSearch Awards

Best Health & Wellness Offering, COVER Customer Care Awards 2022

Best Insurer for Protecting the Income of People with Higher Risk Occupations, Protection Guru Awards

Outstanding Protection Product Innovation, COVER Excellence Awards

Best Income Protection Insurance, 2022/2023 Personal Finance Awards

LIFE COVER CLAIMS

90%

Life cover claims paid

£1.5m

paid out in total

How to register

To register for an agency with The Exeter, you must be authorised with FCA – [click here to complete our online agency application](#). The application is quick and easy and there is no time limit to the authorisation.

Our protection products conform to Origo standards and are available on all major quote portals:

- iPipeline
- IRESS
- Webline
- UnderwriteMe

Key contacts

Adviser support

✉ adviser@the-exeter.com

☎ 0300 123 3203

Underwriting

✉ underwriting@the-exeter.com

☎ 0300 123 3203