

AMI Protection Viewpoint

We're proud to have supported this year's AMI Protection Viewpoint! From hosting a launch event in London to a watch party in The Exeter office, it was brilliant to come together for such a key event shaping the future of protection.

We're looking forward to diving into the findings from this year's report and sharing our insights with you.

[Read the full report.](#)

Underwriting technology backed by experts

Digital underwriting has brought greater flexibility and faster outcomes, especially for customers with simple medical histories. But we also understand that when a customer has a complex medical history, limitations can appear. [Our pre-sales and underwriting tool](#) makes getting a decision quick and easy for you. It gives an instant underwriting decision for most income protection and life insurance quotes with details of ratings, exclusions, and medical evidence requirements.

Delegated underwriting allows you to send your client the medical history section of their application, allowing them to answer questions in their own time. They can double check medication and dosage, avoiding guesswork and removing the need for potentially uncomfortable conversations.

Beneficiary Nomination and Trusts made easier

In 2023, 77% of life insurance policyholders didn't specify who should receive their payout¹, leaving it to UK law to decide. With The Exeter's Real Life policy, your clients can avoid this by nominating beneficiaries or placing their policy in trust.

Beneficiary Nomination offers flexibility and control, allowing clients to choose who receives the benefit and update it anytime. It's especially useful for unmarried couples.

Trusts provide added control for complex estates or where children are involved, and allow terminal illness benefits to be paid to trustees.

Setting up either option is simple during The Exeter's application process. Find out more about Beneficiary Nomination and trusts on [The Exeter's website](#).

Source 1 - [Swiss Re - Life Claims \(balance of risk\) 11.24 1.pdf](#)

Getting to know your clients is the foundation for more meaningful protection conversations.

Did you know that 7 in 10 people experience some level of financial vulnerability?

We're delighted to announce that Jamie Page, our Head of Protection Distribution, has joined Sue Whitbread and Meg Bratley for episode 17 of the IFA Talk Podcast. Jamie discusses why reaching underserved groups - those individuals who are often overlooked or misunderstood - matters so much to him.

In this episode, you'll hear fresh perspectives on how advisers can engage effectively, rethink their approach, and connect with clients who might otherwise be missed.

Here are Jamie's top tips:

- ✓ Frame your conversations positively
- ✓ Highlight possibilities, not just exclusions

By understanding the real challenges your clients face, you can make a genuine difference in their financial security and wellbeing.

Want to make your client conversations count? [Listen now!](#)