



Coplus 
THIRD PARTY ADMINISTRATION

WE ARE COPLUS

Coplus is one of the UK's leading motor, legal and property claims handling providers. With over 30 years of experience in insurance distribution, outsourced claims management (Third and First Party) and assistance services. We know how to take care of your customers when it really matters.

We operate Third Party Administration services for a number of delegated authority schemes with leading UK insurers. We provide an effective end to end service which you can trust, which includes:

- 24/7 FNOL and claims handling from our In-house team located in Norwich
- Validation of claims
- Fraud detection
- Fund management
- Complaints handling

Additionally for motor risks we can also provide:

- Third party intervention and capture services for vehicle damage and /or bodily injury
- Accident management services through our own network or your alternative supply chain
- Non fault claims services



WHAT DOES COPLUS BRING TO THIRD PARTY ADMINISTRATION?

We provide a secure, reliable, quality administration service for all your legal, motor and property insurance risks through:

OUR OPERATIONAL CAPABILITIES

This is in our DNA, it's what we do every day. We seamlessly bring these five components together allowing us to create tailored flexible solutions to meet your specific needs.

- 24/7 in-house contact centre (Norwich UK)
- Expert people
- Bespoke technology
- Supply chain excellence
- First call resolution



OUR SECTOR EXPERTISE

From inception in 1988 as an uninsured loss recovery claims (ULR) handler, Coplus has grown to offer other services and became part of the wider handl Group in 2014. 'handl' is a group of companies spanning the insurance, legal and healthcare sectors.

- Coplus manages over 125,000 claims per annum from our base in Norwich.
- Through our broker and insurer FNOL work, we deal with the whole of the motor underwriting market
- We are industry contributors to legal changes forums, such as relating to the Civil Liabilities Act and raising of the small claims limit, sitting on various steering and influence committees
- In addition we enjoy delegated authority for a wide portfolio of legal expenses and assistance insurance products such as key insurance, home emergency, replacement vehicle and gadget insurance

OUR REGULATORY COMPLIANCE

We have partnerships with some of the largest and complex insurance providers in the market who recognise the high quality standards and conduct risk management we employ:

- Our company culture embraces regulation and embeds best practise in all we do.
- We are 'audit ready' - being always ready to open our doors to you.
- As an insurance distributor ourselves, our processes and understanding mirror those of our third party administration (TPA) partners

**our
DNA**



24/7



Coplus is a genuine 24/7 operation. Our contact centre in Norwich operates around the clock, 365 days a year. We are always available for your customers, to progress their claims, not just take messages. This service can be bespoke to meet either simple or complex needs.

PEOPLE

Our expert people are at the heart of delivering customer service. Their ability to listen and empathise is at the heart of delivering customer service and what makes a difference for your policyholder.



TECHNOLOGY



Proprietary technology underpins our operations. Our bespoke claims management system, or rules engine which controls complex relationships and differing roles in every claim. Our decision support tools aid our claims handlers to accurately assess the circumstances of individual claims regardless of complexity.

SUPPLY CHAIN



Coplus carefully selects like-minded business partners, who themselves are leaders in their fields. This ensures we offer breadth and scale in property, motor and legal claims handling. Effective operation of our supplier partner model is one of the ways in which we provide flexibility to insurance providers.

FIRST CALL RESOLUTION

For us, first call resolution means doing all we can for a policyholder immediately, bringing together data to make the right decisions. This is achieved through years of experience in putting the right systems in place to seamlessly move the claim forward to the proper conclusion. It is an approach with underpins all we do, from training to system design.

OUR EXPERIENCE - CLAIMS PARTNER FOR LEADING INSURERS

Our customer-first ethos, coupled with a robust approach to risk and embedded expertise across all functions, has helped Coplus grow to the versatile organisation it is today.

Motor Claims Experience

- Our exemplary reputation with underwriters is a key factor in our growth in the broker/insurer FNOL market.
- Our proactive approach has removed friction points, improving the overall claims journey, which we back up with market leading management information for our insurer partners.
- We provide a range of claims services such as Third Party Capture, Accident Management and Out of Hours claims handling, for major companies such as Hastings and First Central Group

Legal market

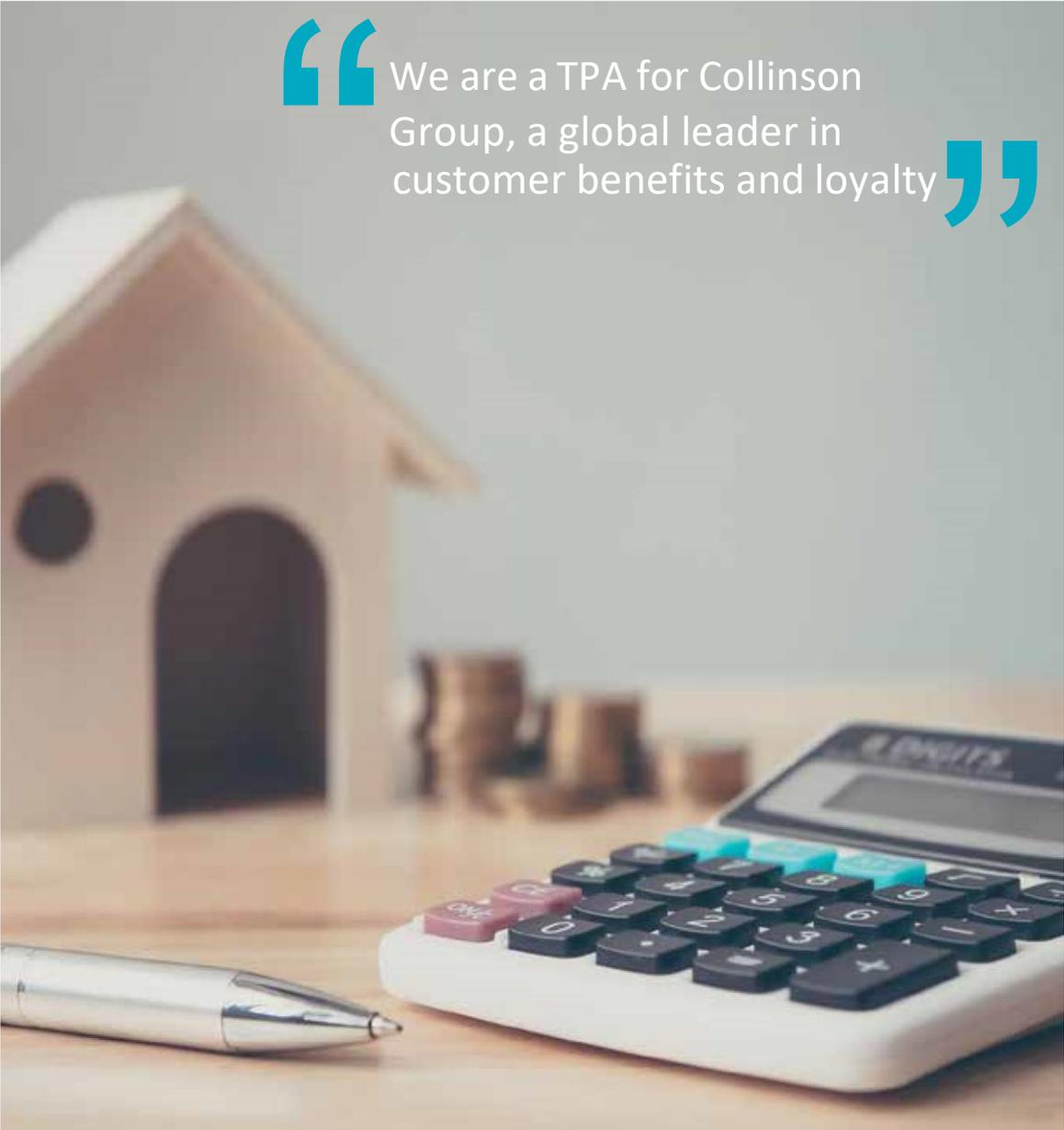
Coplus is at the forefront of the legal claims market. Throughout the many legislative changes, we have proven ourselves to be truly adaptable and customer focussed.

- Coplus has contributed to the judicial process in the proposed raising of the small claims limit.
- As a result we have what we believe to be, the most comprehensive motor legal solution in the market. This helps our partners navigate the coming changes with small claims handling through innovative new pricing and processing propositions.
- We operate delegated authority legal schemes on behalf of Allianz Legal Protection, one of the largest legal providers in the market and the world's largest insurer.

Assistance Insurance schemes

Coplus is claims handler to a wide range of assistance schemes, which we administer on behalf of our partners.

- We are a TPA for Collinson Group, a global leader in customer benefits and loyalty, who have expanded their ancillary personal lines and niche products through trust in our relationship.



“ We are a TPA for Collinson Group, a global leader in customer benefits and loyalty ”

UNDERSTANDING AND MANAGING RISK

As your claims partner, Coplus will protect your business and ensure all risks are managed on your behalf, as you would wish. We are genuinely proud of our 'audit ready' approach and welcome any of our partners to review how we operate at any time.

The regulatory environment

Our Quality Assurance (QA) team is responsible for ensuring we meet the highest compliance standards within Coplus. They work with all departments to ensure everyone takes accountability as an individual, team and a business. The QA team oversee how we manage customer service, supplier standards and adherence to process, acting as a truly independent audit function, reporting directly to our Managing Director.

In addition to our in-house team, external consultants, conduct an annual compliance audit. The audit provides us with invaluable feedback to ensure our approach continues to meet, and in some cases exceed, the FCA requirements.

Managing customer quality and complaints

Our Quality Assurance Team conduct file and call audits on all of our claims handlers every month. They look at both the steps the handler has taken and the way in which they conducted the claim (e.g. their tone, empathy and listening skills). Any gaps in our standards are fed back through our team leaders and coaches.

We operate a process for highlighting and managing 'expressions of dissatisfaction' within our contact centre, allowing specialist and experienced handlers to resolve potential customer issues immediately. In a small percentage of cases, this early resolution is not possible. In these cases our Quality Assurance Team will independently assess all of the information and, if necessary, advise of corrective action. We carry out a root cause analysis on all complaints so that any systemic or process issues are identified quickly and corrected.

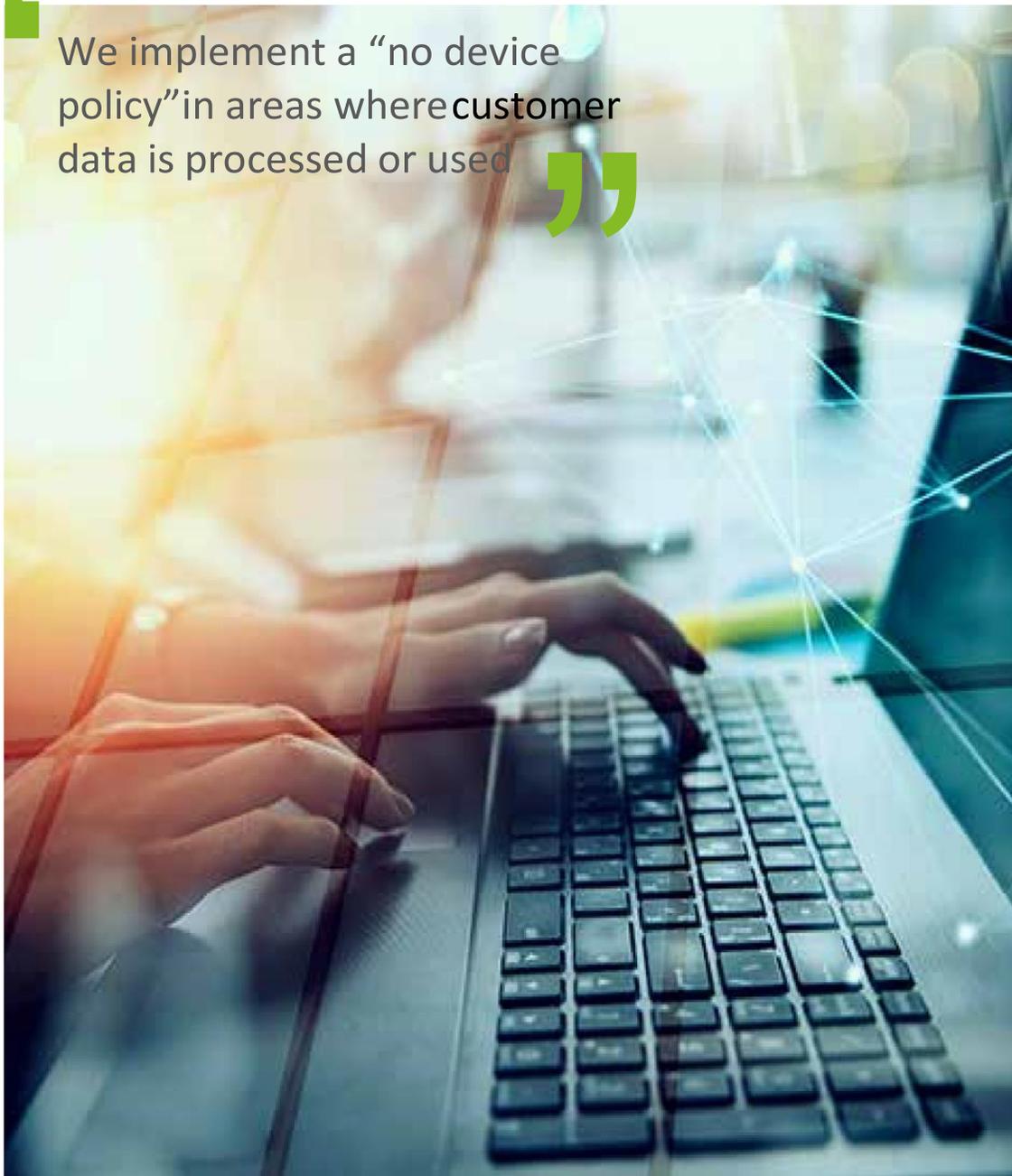
Fraudulent activities

We use tools that enable the identification of potential fraudulent claims activity, meaning we provide valuable fraud information to our partners. Where relevant, we make recommendations to ensure that insurers are not settling claims that they would not ordinarily pay themselves.

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We implement a “no device policy” in areas where customer data is processed or used

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Data protection and security

As a data processor and controller we regard customer data security as vitally important. It is part of everyone’s role, with annual training and assessment carried out to ensure this remains embedded in our culture. We take security and data protection precautions seriously, such as office key fob entry systems and customer data only being stored and processed in cloud environments.

Security within our IT infrastructure includes data encryption within email and SFTP for file transfers with locked IP addresses. Cloud data hosted is ISO27001 Tier three UK datacentres. We also operate file folder access through security groups and use encryption for any data which leaves our office.

Business continuity

Our business continuity plan is reviewed annually. We conduct a full assessment risk register which contains an assessment and mitigation plan for every risk which threatens the continuation of the business. As a 24/7/365 operation we have no downtime, and proper management of all risks is essential in order that we can tackle any type of disruption.

Within our offices we utilise fall-back systems for telephony and IT to prevent the chance of losing power across the whole office and cloud based applications with no on-site hosting.

We have a structured response mechanism enabling many handlers to work remotely, should our office be inaccessible.

PROVIDING YOUR SERVICE, YOUR WAY

Putting the customer first is our priority. We understand that every claim, and every customer interaction creates an impression of your brand. Therefore our service delivers to these goals on many levels:

Effective claims handling

Our first call resolution approach aims to give the customer certainty from their first point of contact with us. We build empathy and rapport in order to understand and correctly assess the customer's needs. We can demonstrate getting 99% of customers in touch with their insurers within one hour of a claim being reported.

Our claims processes have been developed to achieve an effective customer journey so that claims can pass through to our supply chain partners with minimum effort or duplication which we have achieved by agreeing delegated authority relationships and seamless system integration.

Detailed reporting

Our dedicated MI team provide our partners with detailed data regarding all the claims we handle. Our systems can report on an extensive number of data fields and we produce a comprehensive suite of reports. Our account management team will work with you to review performance at least monthly.

BE THE
TYPE OF
PERSON
YOU WANT
MEE



Ongoing training and support for our people

Coplus is committed to developing our people to be the best they can be. We are proud of our 2023 Investors in People Gold Accreditation for the third year running and for winning The Training Award at the British Claims Awards 2019.

In line with IDD requirements we record CPD for everyone, achieving significantly more than the minimum 15 hours per year required. We have delivered an average of 25 hours of classroom based training per claim handler, on top of individual coaching.

Operational efficiency and development

Our programme of technology development and continuous improvement are helping us to support all of our partners with quality claims handling whilst lowering frictional costs. We have a growing team of IT and Project Management specialists who build both back office and customer facing technology solutions.

Since introducing our bespoke claims management system in 2017 we have increased our ratio of claims per handler by 20%. We are also lowering our call to claim ratio year on year through technology, process and training, all within our first call resolution aim.



Each year we delivered an average of 25 hours of classroom-based training per claim handler, on top of individual coaching



WORKING TOGETHER

Partnership approach

At Coplus we believe in building long term relationships through mutual understanding and shared goals. We know that in order to create this partnership takes trust. We operate in an open way and you are welcome to come and visit our offices and see this for yourself.

Coplus leadership team



Graham Pulford
Chief Executive
Officer handl Group

As CEO of handl, our Group, Graham has overall responsibility for strategic decisions across the group.



Chris Chatterton
Chief Commercial
Officer handl Group

Chris is Portfolio Director and oversees the growth and development of handl Group and the portfolio of brands.



James Blyth,
Managing Director

James has strategic responsibility for Coplus as a whole organisation and is responsible for all services provided.



Jared Drucker,
Commercial Director

Jared oversees new product development and tailoring schemes to meet the different client customer markets.



Sharon Straughan,
Risk & Compliance
Director

Sharon is responsible for overseeing Coplus' quality program, risk management and compliance functions.



Nick Leeming
Financial Controller

Nick has oversight of the financial function, evaluating and managing financial risks, forecasting and reporting.



PART OF HANDL GROUP

Coplus is part of 'handl', a group of companies which employ over 1,000 individuals in the insurance, legal and healthcare sectors.

handl Group's vision is to tackle industry problems head on and transform customers into the market-leading organisations of tomorrow.

We are bringing this vision to life through innovating solutions like Phio, from EQL, an AI-led app which provides an individual physiotherapy treatment and rehabilitation programme.

Another example of innovation in the supply chain is Claimspace, a software ecosystem to settle claims quickly, at low cost and without litigation when a dispute arises.





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www.coplus.co.uk

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