

MoneyMarketing

Aegon pilots tele-claims service

10 November 2009 | By [Tracey Scott](#)

Aegon is running a tele-claims pilot until December in a bid to reduce the time it takes for claims to be paid.

From October to December the provider will be running the pilot on critical illness cover and terminal illness claims.

The pilot will offer claimants the option to give details over the phone to an assessor who will fill out a form for them. A copy of the claim form will then be sent to the claimant for checking.

Currently the average time to make a claims decision and pay out on a CI claim submitted on paper is eight weeks, says Aegon.

But an Aegon spokesman says: "With tele-claims we are looking to reduce this and the initial feedback and findings is looking extremely positive."

"The tele-claims service is designed to improve the customer journey, get the right levels of medical evidence in the early stages of the claim, get quicker decisions for the customer and reduce the number of claims being declined."

If the pilot is successful Aegon plans to roll-out a full tele-claims service to include income protection, waiver of premium and total and permanent disability claims in 2010.

CBK Colchester principal Peter Chadborn says: "If the call is handled highly sensitively then the claimant will respond well to this approach and appreciate the objective of reducing the claim time. However, if there is any sense of scrutiny at that stage, there is a danger the claimant will feel let down at what is already a vulnerable time."