

# GEORGESON ASSET REUNIFICATION

## FACT SHEET

## Legislation is changing. Are you in touch with your customers?

The legislative and regulatory framework for life insurance and pension providers is changing (e.g. the introduction of Solvency II in 2013). Organisations must provide greater transparency around capital investments and respond to increasing regulatory scrutiny to ensure consumer databases are current and accurate.

Georgeson's Asset Reunification service locates and engages 'missing' customers, helping to ensure records are up to date, significantly reducing the risk of identity fraud, reuniting customers with their assets and releasing capital invested unnecessarily to cover the risk of dormant policies.

### PROACTIVE CUSTOMER ENGAGEMENT

Inevitably, customers and policy holders can become lost or disengaged during the lifecycle of a policy. Our service is designed to proactively locate and engage your missing customers, reuniting them with any benefits that they are entitled to and helping ensure that you comply with the Data Protection Act 1998 (DPA) and the FSA's Treating Customers Fairly guidelines.

### END TO END SERVICE

Georgeson will fully manage your project including technical infrastructure, data cleansing, communications design, dedicated and highly experienced research and operations teams and a track record of generating positive customer response.

### FSA REGULATED AND DPA COMPLIANT

Data security is of the utmost importance to us. As a Computershare Investor Services PLC business, Georgeson Asset Reunification is fully compliant with the DPA and is authorised and regulated by the FSA.

### MARKET LEADING SOLUTIONS

Our infrastructure is tried and tested. We have invested significantly in developing advanced tracing technology and secure client databases, as well as enhancing communications channels, research techniques and business processes. We are continually improving our offering for you and your customers.

### GETTING RESULTS

We have a proven track record of achieving up to 80% response rates, working with FTSE 100 companies such as Aviva, Standard Life, The Royal Bank of Scotland Group and Bradford and Bingley. To date we have located and reunited over 1.5 million people with in excess of £1 billion in unclaimed entitlements.

**Georgeson will put you back in touch with your customers, assist you to comply with FSA and DPA guidelines, help to protect your customers from the risk of identity fraud and reduce the liability of dormant policies.**

For more information please visit [www.georgeson.com/asset-reunification](http://www.georgeson.com/asset-reunification)

# THE ISSUE OF UNCLAIMED ASSETS

## ISSUES

Customers become lost or disengaged during the lifecycle of a policy.

- > People move house, change name, change job
- > People die intestate
- > Executors are unaware of a policy or investment
- > People lose track of savings and investments
- > Third parties (e.g. IFAs) retire, merge or lose contact with clients
- > Life insurance providers merge

## IMPACT

- > People don't receive their assets, benefits and important company information
- > Organisations invest capital unnecessarily to cover the risk of dormant policies
- > Regulatory and legislative obligations are not met
- > Risk of identity fraud increases
- > Customer service and marketing impact degrades

## THE GEORGESON SOLUTION

Keep your records up to date and deal with dormant policies proactively:

### MORTALITY SCREENING

Keep your database current and up to date

### DATA CLEANSING & ENHANCEMENT

Improve data quality and accuracy

### SPECIALIST RESEARCH & TRACING

Proactive research to locate your missing policy holders

### IDENTITY VERIFICATION

Positive identification of policy holders prior to payments events

### STAKEHOLDER ENGAGEMENT

Tailored communications to maximise response

### PROCESSING & FULFILMENT

Validation, claim processing and payment

## OUTCOME

- > Save your company money and reduce balance sheet liability by better managing capital investment
- > Eliminate annuity over payments on deceased estates
- > Good corporate governance - your customers receive benefits they're entitled to
- > Compliance with the FSA's 'Treating Customers Fairly' guidelines and the Data Protection Act
- > Help minimise the risk of identity fraud
- > Reduce costs of internal administration through enhanced customer communication and marketing
- > Increase revenue opportunities by re-engaging customers and encouraging reinvestment

GEORGESON  
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Georgeson

A COMPUTERSHARE COMPANY

CERTAINTY | INGENUITY | ADVANTAGE

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