# How to reduce complaints and increase retention

A Distribution Quality Management Programme learning

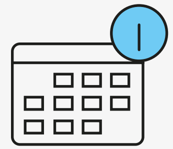
Every year we receive complaints from customers about their protection policy that was sold to them by advisers. These complaints often lead to cancellations, but we think many of them could be prevented. Here's how.

### The types of complaints we receive*:

Adviser didn't inform policyholder that the new life policy would replace the old policy

Adviser didn't have the authority to submit application on customer's behalf

Dissatisfied with the sale, service or advice received from the adviser



Incorrect information submitted by adviser including policy start dates and premium collection dates

*Complaints are referred to the advisers' firm

### Did you know?

A claim for negligence can be made by a client or client's estate if an adviser fails to meet the professional standards that would be reasonably expected of them, or where application errors are made.

### Reduce your complaint volumes by engaging your clients

1 **Be clear**
Ensure your clients know whether an existing policy is to be cancelled, by who and when. State the policy number to be replaced on the application form.

2 **Be thorough**
Have your clients answer their own application questions and make sure they take the time to think about their answers. Ask them to think about theirs and their family's health beforehand, if possible.

3 **Reiterate**
Remind your client when the policy will start and what the first premium collection date will be. Use our Direct Debit calculator to work out the dates for them: legalandgeneral.com/tools/direct-debit-calculator/

4 **Build relationships**
Explain everything clearly. You'll not only give your client a great experience, but you'll also gain trust, potentially more business referrals in the future, and reduce the risk of commission clawback.

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