

# Case Study

## Invoicing and Premium Collection Management

Sector: **Telecommunications**

Employees: **650+**

### The facts

Our client leads the global market in high-tech electronics manufacturing and digital media.

The trustees of the company's final salary pension scheme insure Death in Service lump sum and dependants' pension death benefits for active employees, as well as dependants' pension benefits for deferred members (those who have left service).

The company is split into numerous distinct divisions, and there are great issues within the company with regard to sharing knowledge of salaries within other divisions. Some divisions are also notoriously slow at processing payments, and there was a major concern that should certain divisions not pay premiums when due, this could jeopardise cover for other divisions.

### The action

To address the issues, Johnson Fleming negotiated a complex solution with the insurer. The scheme was to be split into distinct, separate arrangements for each component division. To allow each division to benefit from economies of scale, the rates and terms were based on costing the entire scheme (including all divisions).

### The outcome

- Johnson Fleming made the commitment of initially running 34 Group Life Assurance schemes for the client.
- This was the only solution which ensured that the client's requirements for strict data confidentiality and premium control, by division, were fully met and reflects Johnson Fleming's commitment to ensuring that service for each client is tailored to individual needs.



Commitment  
to  
Service

## Johnson Fleming

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