



## EPOQ AND EVEREST FUNERAL PLANNING: AN ICMG STRATEGIC ALLIANCE

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**N**on-US based companies looking to bring their product offerings to the North American market face a series of challenges, both cultural and strategic. Chief among them is having to build alliances from scratch and construct the types of relationships with financial services organizations that can generate business. Both can be time-consuming and difficult.

For Epoq, a firm that develops online legal services and is a provider to over 60 brands, a solution to these issues has been provided through Inter-Company Marketing Group (ICMG) and the networking environment the organization offers.

Epoq's online legal services platform has been designed to enable users to easily complete a comprehensive range of legal documents, forms, and contracts. The firm's browser-based system enables users to instantly generate legal documents through an intelligent Q&A system. The ethos of the company is making access to the law both easy and affordable, while enabling companies to expand their product line and provide greater value to their customers. As the company tries to bring these services to US insurance companies, banks and affinity groups, ICMG has fulfilled a valuable role in making connections with decision-makers. Through attending ICMG's

2015 annual event and making use of the association's membership directory, Epoq was able to establish its first direct US relationship - a partnership with Everest Funeral Planning.

A couple key elements of ICMG are to bring carriers and distribution together, and to bring services to both carriers and distribution that can drive sales growth. Everest ([everestfuneral.com](http://everestfuneral.com)) offers 24/7 funeral planning and concierge services to millions of customers across the United States and Canada. These services are positioned as enhanced benefits to insurance policies. Everest's 24/7 advisors offer clients peace of mind and confidence when making difficult emotional and financial decisions, and help expedite payout of the proceeds of whole life and final expense insurance. Individuals covered by their funeral plans also have access to an online portal offering a number of planning tools.

Connecting with Everest in late 2014 came at an opportune moment, as the company was considering how best to add value and complement its existing range of tools with a free, online will preparation service. Providing this service was a logical next step for Everest in order to enable customers to protect their families and make arrangements using high-quality legal agreements.



Linking up with Everest made strategic sense for Epoq, as the company was bringing both a carrier and a distribution platform of 40,000 agents.

Everest needed a system that could provide comprehensive and personalized legal documents to customers at high volume. The solution would have to cover will preparation in all of the United States and English-speaking Canadian provinces, while seamlessly integrating with the Everest online portal. Creating such a system in-house would be a potentially cost-prohibitive IT project.

Epoq was able to assist by providing an “off the shelf” solution that provided all the necessary components -- document automation technology, US and Canadian legal content and supporting technology platform and API necessary for seamless integration.

The Epoq/Everest website development was run as a classic project, with a formal plan and regular catch-ups between supplier and client. A dedicated “Epoq Legal Engine” (ELE) site was created that matches the design of [www.everestfuneral.com](http://www.everestfuneral.com) and hosts a large number of “intelligent” end-of-life legal documents for the US and Canada, such as wills, medical directives, and powers of attorney. These have the capability to interview customers through the web browser and capture their information. The system then creates a customized legal document for the customer using pre-programmed logic. The site also features a “My Documents page” enabling users to manage their document drafts online and export them to Word or PDF format.

Using Epoq’s API, the login for the client on the Everest portal can pass seamlessly through to the Everest ELE site. This means the service operates with a single sign-on without the need for multiple logins. This is important to ensure service continuity and also ensures that customers are presented with the range of documents needed for the country in which they are registered (USA or Canada).

The Epoq/Everest site provides a robust and user-friendly set of personalized legal documents. Feedback so far suggests policyholders like the tools and agents are using the service as a sales enabler and value-add support tool for their customer base. The inclusion of the Epoq service to the Everest total solution final expense product has helped to support 50% year-over-year growth in whole life policies sold by the retail agent force working with Everest so far in 2016. Epoq is delighted to have partnered with Everest in its endeavors to ensure customers plan ahead and protect their loved ones. ICMG membership facilitated the initial conversation and provided an essential framework to share our expertise and put forward our strengths as a partner.

We look forward to continuing to support Everest in its initiatives and enabling more providers to broaden their offerings and provide value. ■