



NFU Mutual

SALES COMPLIANCE REVIEW

CASE STUDY

National Farmers Union Mutual modernizes Delegated Underwriting quality assurance with Star's Sales Compliance Review

National Farmers Union Mutual (NFUM), a leading UK-based insurance provider, deployed StarCompliance's Sales Compliance Review solution to eliminate manual QA processes, reduce review times, and create a unified risk-based methodology across 200+ agencies. With Delegated Underwriting Authority (DUA) Quality Assurance (QA) processes reduced by 50%, the solution has delivered rapid ROI and increased confidence in trend analysis and agency oversight.

CHALLENGE

NFUM's distributed agency network relied heavily on manual processes to conduct DUA QA of insurance transactions. Each of their 200 agencies was subject to the same number of case reviews each month—regardless of size or product mix—using spreadsheets and a 50+ question manual form. This created several operational challenges:

- **Fragmented review practices:** Regional QA teams used different methods and tools for transaction selection and assessment, limiting standardization.
- **Delayed insights:** It took over three weeks—twice a year—to consolidate data for basic trend reporting, delaying any risk or performance adjustments.
- **Misaligned scoring:** Regional QA teams used different methods and tools for transaction selection and assessment, limiting standardization.



SOLUTION

Already a client of Star's Training & Competency solution, NFUM naturally selected Sales Compliance Review to transform its QA operations. With the solution, NFUM has cut its review form by 75%, transactions are now automatically surfaced for review, and QA teams have immediate access to critical data, enabling targeted selection and trend-driven oversight. Implementation required extensive internal data work, but once in place, configuration was efficient. The NFUM project lead was able to manage large portions of the deployment independently, benefiting from Star's highly configurable, user-friendly interface.

DELVING DEEPER

The Star team worked with the National Farmers Union Mutual to identify, understand, and address the firm's key priorities, objectives, and expectations, including the need to:



Adopt a risk-based approach:

Agencies are now tiered by size and past performance to support a more strategic review process.



Reduce QA question sets:

Review forms have been cut by 75%, with focused questions directly linked to underwriting quality.



Streamline case selection:

Using "Rules for Checking", transactions are automatically surfaced for review across relevant products, agencies, and time periods.

GET IN TOUCH

Find out how to protect your business and employees with Star's intuitive, configurable employee compliance software – visit starcompliance.com/compliance-solutions.



BUSINESS OUTCOME

NFUM realized tangible business benefits within months of going live:

- 4,000 hours saved annually:** By eliminating spreadsheets and automating file selection and review prep, each QA review now takes 10 fewer hours.
- QA process time cut in half:** With focused question sets and a single system promoting collaboration across QA and agencies, each case review now takes 50% less time from start to finish.
- Immediate data availability:** Transaction data is available as soon as QA is completed and sent downstream to PowerBI, enabling mid-cycle reporting and early trend identification.
- Improved scoring consistency:** Variance in QA reviewer scoring dropped from $\pm 15\%$ to $\pm 4\%$, enabling stronger cross-agency calibration and reviewer performance monitoring.
- Enhanced oversight:** NFUM now conducts targeted trend analysis earlier in the cycle, identifying areas of potential customer harm and responding proactively.

With Star's Sales Compliance Review and Training & Competency solutions, NFUM now has end-to-end DUA QA and Delegated Claims oversight—from individual advisors to national level. This centralized, risk-based framework gives leaders clear visibility into product risks and emerging agency-level issues—strengthening NFUM's response to regulatory frameworks such as the UK Consumer Duty.

CONCLUSION

With StarCompliance's Sales Compliance Review, NFUM has replaced cumbersome, time-consuming manual processes with a unified digital solution. The result is faster QA cycles, more meaningful agency oversight, and a measurable return on investment. NFUM's compliance team now spends less time gathering data and more time driving improvements—ultimately enhancing customer outcomes and reinforcing regulatory readiness.