

Gesa, Allied, and Securian: A Collaboration Success Story

Gesa Credit Union



Origin

Chartered in 1953 for exempt employees of General Electric



Assets

\$4.6 Billion



Membership

261,000



Field of Membership

Anyone who lives, works, worships or attends school in the State of Washington, are a close relative of someone who qualifies as a member, or are a resident of select counties in Idaho and Oregon

↑1,000%+ ↑6,915%+ ↑16%+

increase in debt protection program total income in 2010 compared to pre-implementation in 2009

increase in debt protection program total income in 2020 compared to pre-implementation in 2009

projected increase in debt protection program total income on enhanced program in 2021 compared to pre-implementation in 2020

A Combined Organization Seeking an Enhanced Solution

Gesa Credit Union has been a client of Allied Solutions and Securian Financial since 1996 and added debt protection in 2009. In November 2020, Gesa merged with Inspirus Credit Union, who was working with a different debt protection provider. They submitted a Request for Proposal to determine who would handle the combined organization's debt protection program. During the RFP process, Gesa shared their unique needs and preferences with Allied and Securian. Gesa not only decided to renew with Allied and Securian, but worked with the organizations to create a customized, revamped program that met the needs of their members and staff.

A Consultative Approach

As Gesa was undergoing the merger with Inspirus, debt protection was a key product they reviewed.

“It’s an important product we offer our members, and we wanted to take a thoughtful approach to get the best product for our team, members, and our new combined organization,” said Kyle Craigen, CUDE, Risk and Performance Manager for Gesa Credit Union.

They were looking for an active partner who would help them achieve the credit union’s strategic goals, as well as their members’ financial goals. They needed a solution that would deliver real value to their members at a competitive price.

After Gesa shared their strategic direction and preferences, Allied and Securian presented four sample programs along a spectrum of benefits. Together, the organizations slightly modified the recommended sample plan with a laser focus on benefits that would deliver the most value to members. This resulted in a program that provides the richest member benefits at the best price point.

The enrollment process presented another opportunity for improvement, and Allied and Securian collaborated with Gesa to streamline this traditionally complex process that involved multiple staff and many steps.

Craigen describes this as a “consulting-type experience” and said, “We were getting the best offerings possible to meet our specific needs. It never felt like a sales pitch but more of a co-equal partnership to get what was best for everyone.”

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Solution

The enhanced debt protection program went live on May 1, 2021 - and it has been a win for staff and members alike.

“One of the main wins that we’ve gotten out of it is removing barriers or hurdles to make access to the program easier,” Craigen shared regarding updates to the enrollment process.

Staff were excited to see these improvements and have said that it makes their job much easier.

An unanticipated benefit? Renewed excitement among staff to continue growing the debt protection program.

“For the past couple of years, we had been in maintenance mode, just doing the status quo,” Craigen said, “but now there’s a lot more interest and desire for ongoing trainings to learn how we can bring this valuable program to more members.”

Looking ahead, Craigen anticipates an evolving relationship with Allied and Securian. “As we grow and evolve, and our members grow and evolve, I continue to see this partnership growing and evolving.”

Implementation

One challenge of creating the revamped program was implementing customizations across all materials and systems to accommodate the new benefits and workflows. Despite this, Craigen shared that the onboarding process was a win. “We were implementing something out of the ordinary, but the process felt collaborative and smooth.”

As evidence of this, Gesa’s satisfaction survey results regarding the Securian implementation process reveals “excellent” and 10/10 ratings across the board including speed, issue resolution, status updates, and employee knowledge.

This success hinged upon a small, tenured team who had well-defined roles and responsibilities. Weekly calls were dedicated to the implementation plan to ensure a timely, effective rollout.

Additionally, Allied provided training tailored to the program’s customization. Craigen said these sessions were helpful and well received by staff. Since the training was recorded, he shared that they continue to use these trainings internally for new hires. Allied’s involvement in quarterly management meetings helps to support strategic goals and initiatives, and regular product and sales trainings help keep staff knowledgeable and engaged.

Craigen stressed the importance of collaboration throughout the implementation process - and said the open channels of communication were critical to their success. “It was one of the better vendor implementations and interactions I’ve had the pleasure of being part of in my career.”

About Securian Financial

In a credit union market that's always changing, Securian Financial brings decades of experience as well as a commitment to delivering a variety of lending protection products, regulatory expertise, and flexible service models to help you achieve your goals - and protect your members.

With our customizable debt protection programs, you can help relieve member stress and reduce financial hardship when the unexpected happens - like death, disability or involuntary unemployment.

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