

Digital Broker Platform

Renewals Guide



This is not a consumer advertisement. It is intended for professional use only and should not be relied upon by private individuals or any other persons.



The aim of this guide

- ✓ To provide you with an overview of the Digital Broker Platform Renewals process and its key features and benefits.

Digital Broker Platform Overview

- Digital Broker Platform is a new enhanced version of our current Online Quote and Buy (OQB) platform.
- The platform can allow you to get quotes, set up policies and complete renewal accounts online for our Group Life Assurance and Group Income Protection products.
- Quotations cover 10-250 employees.
- The platform links with Companies House, allowing you to quickly provide the employer details we need. Not all companies on Companies House can be quoted within Digital Broker Platform.
- The platform auto underwrites each quotation.
- The platform will produce quotes for existing schemes that have had up to two claims in the last five years.

Digital Broker Platform homepage

The screenshot shows the Digital Broker Platform homepage for user samantha.citroni@landg.com. The page is divided into several sections:

- 1. QUOTES:** A blue banner showing 70 quotes in progress, 85 quotes completed, and 42 applications in progress. A link to 'VIEW ALL QUOTES' is at the bottom.
- 2. ONLINE RENEWALS:** A blue banner showing 164 online renewals, 85 renewals due, and 11 in-progress renewals.
- 3. FORMS AND DOWNLOADS:** A list of documents for download, including 'Current Group life assurance and dependants' pension technical guide', 'Group life assurance - how to register a scheme', 'Current Group income protection technical guide', 'Policy Terms', and 'Worklife Solutions brochure'. A 'View all' link is at the bottom.
- 4. NEWS AND ANNOUNCEMENTS:** A list of news items, including 'Welcome to your Digital Broker Platform' (dated 01/12/2017) and 'Talking about mental health' (dated 30/11/2017). A 'Read all news' link is at the bottom.
- 5. KNOW MORE ABOUT OUR PRODUCTS:** Four product cards: 'Group Life Assurance', 'Group Income Protection', 'Group Critical Illness Cover', and 'Flexible benefits'.

- 1. Quotes Banner**
Shows the total number of quotes you have in progress and of those, which are expiring and which have expired.
- 2. Renewals Banner**
Shows the renewals status of your policies compatible with Digital Broker Platform.
- 3. Forms and Download**
Frequently used documents.
- 4. News and Announcements**
Latest news and insight.
- 5. Know more about our products**
Key information on our core products.

The renewals journey

You are here: Dashboard > Online Renewals

[ONLINE RENEWALS](#)
[RENEWALS DUE](#)
[IN PROGRESS RENEWALS](#)

Search policies

Employer
 Policy number
 Product

i We've only shown the policies you can renew online.

Online renewals

	Policy	Employer	Product	Lives	Annual premium	Annual renewal	Unit rate expires	Action due
	ABC0000	A BROKER LIMITED	Life Assurance	10	£555.41	20/03/2018	19/03/2019	
	ABC0000	A BROKER LIMITED	Life Assurance	100	£2,672.18	01/01/2018	31/12/2019	<input type="button" value="RENEW NOW"/>
	ABC0000	A BROKER LIMITED	Life Assurance	10	£435.80	18/12/2017	17/12/2019	<input type="button" value="RENEW NOW"/>
	ABC0000	A BROKER LIMITED	Income Protection	10	£818.72	01/01/2018	31/12/2019	<input type="button" value="RENEW NOW"/>
	ABC0000	A BROKER LIMITED	Life Assurance	100	£5,495.00	20/02/2018	19/02/2019	
	ABC0000	A BROKER LIMITED	Life Assurance	100	£12,519.50	15/11/2018	14/11/2019	
	ABC0000	A BROKER LIMITED	Life Assurance	100	£2,672.18	01/01/2018	31/12/2019	<input type="button" value="RENEW NOW"/>
	ABC0000	A BROKER LIMITED	Income Protection	10	£964.08	03/02/2018	02/02/2020	<input type="button" value="RENEW NOW"/>
	ABC0000	A BROKER LIMITED	Income Protection	100	£2,583.85	01/01/2018	31/12/2019	<input type="button" value="RENEW NOW"/>
	ABC0000	A BROKER LIMITED	Life Assurance	12	£2,479.90	17/11/2017	16/11/2019	<input type="button" value="RENEW NOW"/>

Showing 81 to 90 of 620 entries
 Previous 1 ... 8 **9** 10 ... 62 Next

This screen highlights all of your eligible policies for online renewals.

Policies that do not meet the online criteria will not be displayed.

Renewals due tab

You are here: Dashboard > Renewals Due

[ONLINE RENEWALS](#)
[RENEWALS DUE](#)
[IN PROGRESS RENEWALS](#)

Search policies

Employer
 Policy number
 Product

These are the policies which are due for renewal. These are the policies which can be renewed because the ARD has passed and those where the Renewal is in progress. It will also show Policies where the Renewal data was submitted via the Portal, but it failed one of the business checks and was sent to back office for the renewal to be completed. This policy will remain on this list until the renewal is completed by the back office.

These are the policies which are due for renewal

Policy	Employer	Product	Lives	Annual renewal date	Unit rate expires	Annual premium	Actions
ABC0000	A BROKER LIMITED	Life Assurance	10	01/02/2018	31/01/2019	£468.55	<input type="button" value="RENEW NOW"/>
ABC0000	A BROKER LIMITED	Income Protection	39	15/01/2018	14/01/2020	£1,530.63	<input type="button" value="RENEW NOW"/>
ABC0000	A BROKER LIMITED	Income Protection	10	02/01/2018	01/01/2020	£936.54	<input type="button" value="RESUME"/>
ABC0000	A BROKER LIMITED	Income Protection	10	01/01/2018	31/12/2019	£963.55	<input type="button" value="RESUME"/>
ABC0000	A BROKER LIMITED	Life Assurance	94	09/11/2017	08/11/2019	£41,176.40	<input type="button" value="RESUME"/>
ABC0000	A BROKER LIMITED	Income Protection	10	01/01/2018	31/12/2019	£819.71	<input type="button" value="RENEW NOW"/>
ABC0000	A BROKER LIMITED	Income Protection	10	02/01/2018	01/01/2020	£820.54	<input type="button" value="RENEW NOW"/>
ABC0000	A BROKER LIMITED	Income Protection	10	01/01/2018	31/12/2019	£820.54	<input type="button" value="RENEW NOW"/>
ABC0000	A BROKER LIMITED	Life Assurance	100	10/01/2018	09/01/2020	£3,244.50	<input type="button" value="RENEW NOW"/>
ABC0000	A BROKER LIMITED	Life Assurance	12	17/11/2017	16/11/2019	£2,479.90	<input type="button" value="RESUME"/>

1. Select the 'renewals due' tab to show all of your policies that can be renewed now.
2. We've provided traffic light warning indicators, to help you identify and prioritise older renewals.
3. Click 'renew now' to start an online renewal.

Renew now

You are here: Dashboard > Renewals Due

ONLINE RENEWALS

Search policies


Employer:

These are the policies that will remain on the platform

Policy
G00716234
G00716236
G00716238
G00716240
G00716262
G00716272
G00716274
G00716275
G00716278
G00716296

Policy summary ✕

POLICY SUMMARY



Employer	Policy	Product
A BROKER LIMITED	ABC0000	 Group Life Assurance

POLICY DETAILS

Unit rate expires	Annual renewal date	Free limit	Unit rate
31 January 2019	01 February 2018	£ 2,222.00	£ 2.1087 <small>For each £100 of total benefit</small>
Commission	Number of lives	Total benefit	Last annual premium
11.00%	10	£ 22,220.00	£ 468.55

SCHEME BASIS

To help you prepare employee data we've given a quick, high level view of the category design below. This summary reflects our records at 28 October 2017 and shows a limited selection of the chosen options. It will not allow for any alterations under consideration, policy updates we're processing, or overriding terms. In the event of any discrepancy between this summary and the full contractual basis, the latter will prevail.

	Category 1: All directors
	Benefit basis: £ 2,222

FULL POLICY SUMMARY
RENEW NOW

You will be able to view a summary of the policy prior to the renewal. This gives you key category details to help prepare the membership data.

Terms and conditions

This screen provides a reminder about our need for complete and accurate information, and what we use it for.

You are here: Dashboard > Renewals Due

ONLINE RENEWALS RENEWALS DUE IN PROGRESS RENEWALS

Renewal Disclosures

IT'S REALLY IMPORTANT THAT YOU READ THIS. IT EXPLAINS WHY WE NEED RENEWAL INFORMATION, HOW WE'LL USE IT AND THE NEED FOR ACCURACY. BY CLICKING CONFIRM AND CONTINUE YOU CONFIRM CONSENT AND ACCEPT THIS DECLARATION.

- You confirm the information you will provide for this renewal is:
 - complete and correct; and
 - in line with the eligibility conditions and benefits we insure.
 We may not pay a claim if it isn't.
- You understand you must contact us straight away if, after completing the renewal, you identify a mistake in the details you've given.
- You confirm the policyholder has the consent of those persons eligible (and will obtain the consent of those who become eligible at any time in the future) to provide Legal & General, both now and in the future, with whatever personal data (including any medical and health information) that is needed to administer the policy.

DATA PROTECTION

Use of policyholders' information: Legal & General takes policyholders' privacy very seriously. We use the personal information collected by this application and any other information we've provided with (the 'policyholders' information') for the purposes of:

- Providing the policyholder with our products and services and dealing with their enquiries and requests;
- Underwriting and administering the policy including processing claims;
- Carrying out market research, statistical analysis and customer profiling.

Given the global nature of our business, we may need to transfer the policyholder's information to countries outside the European Economic Area in order to provide our services to the policyholder.

DISCLOSURES

We will disclose, when necessary, the policyholder's information to other companies within the Legal & General group of companies: reinsurance companies, regulatory bodies, law enforcement agencies, future owners of our business and suppliers we engage to process data on our behalf.

If the policyholder makes a claim, we will share the information, where necessary, with other insurance companies to prevent fraudulent claims.

CONFIRM AND CONTINUE

G00716276	H-DEPARTMENT LIMITED	Life Assurance	100	10/01/2018	09/01/2020	£3,244.60	RENEW NOW
G00716296	LNTS (UK) LTD	Life Assurance	12	17/11/2017	18/11/2019	£2,479.80	RESUME

Showing 1 to 10 of 306 entries

Previous 1 2 3 4 5 ... 31 Next

Sweep Up

The screenshot shows a web interface for a policy renewal. At the top left is the Legal & General logo. The user's email, chhannoo.varma@majesco.com, is displayed at the top right. The breadcrumb trail reads 'You are here: Dashboard > Renewals Due'. Below this is a navigation bar with 'Policy Renewal' and icons for a document, a person, and a right-pointing arrow. A table lists policy details for 'A BROKER LIMITED' with a product of 'Group Life Assurance', policy number 'G12345678', annual renewal date '01 February 2018', unit rate '£ 2.1087', and free limit '£ 2,222.00'. The main section is titled 'SWEEP UP INFORMATION' and asks the user to confirm year-end sweep up details. A question asks if totals for the day before the annual renewal date are the same as those at the annual renewal date. The 'No' option is selected. Below, there are input fields for 'Number of lives' (11) and 'Total benefit' (120000). At the bottom, there are 'RETURN TO DASHBOARD' and 'CONTINUE' buttons.

You are here: Dashboard > Renewals Due

Policy Renewal

	Product	Policy number	Annual renewal date	Unit rate	Free limit
A BROKER LIMITED	Group Life Assurance	G12345678	01 February 2018	£ 2.1087	£ 2,222.00

SWEEP UP INFORMATION

Confirm the year end sweep up details and continue.

We use the total number of insured members and total benefit on the day before the annual renewal date to work out last year's sweep up account. Are these totals for the day before the annual renewal date the same as those totals at the annual renewal date?

Yes No

Please enter below details

Number of lives: 11

Total benefit: 120000

RETURN TO DASHBOARD CONTINUE

We've streamlined the online renewals sweep up process, to ensure only necessary and relevant questions are asked.

We give the option to provide end of year data totals for policies, using sweep up accounting.

Category

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You are here: Dashboard > Renewals Due

Policy Renewal

	A BROKER LIMITED	Product Group Life Assurance	Policy number G12345678	Annual renewal date 01 February 2018	Unit rate £ 2.1087	Free limit £ 2,222.00
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ENTER EMPLOYEE DETAILS
Enter details of all the insured members at the annual renewal date.

CATEGORY LIST

i Please give us a list of all the insured members at the annual renewal date. For each employee, we'll need their gender, first name, last name, date of birth, job title, scheme earnings, work postcode and the category they are included in. To help you confirm category membership, we've given each category a unique Category ID. The appropriate Category ID needs to appear against each insured member. You can use these Category IDs or change them to meet your preference.

Category	Category ID
All directors	CAT01

Use your own spreadsheet or [download our Excel template](#), fill it in, and upload.
 [View Template](#)

EMPLOYEE DATA

I confirm the data insured member details are complete and accurate at the annual renewal date.

BACK

1. The category list provided will allow for simple and straightforward category allocation of your data.
2. You can drag and drop your own spreadsheet for upload, or alternatively download our excel template. The data you provide will be matched as appropriate to help make the process as efficient as possible.

Data upload

Choose File to Upload

Libraries > Data

Organize New folder

Data library
Includes: 1 location

Name	Date modified	Type	Size
Data (2)			
C:\Users\TMA3756			
Old	09/02/2018 13:54	File folder	
Renewal Data.xlsx	08/02/2018 10:09	Microsoft Excel W...	25 KB

File name: Custom Files (*.xls;*.xlsx)

Open Cancel

Legal & General

01 February 2018	£ 2,1087	£ 2,222.00
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we'll need their gender, first name, last name, date of birth, job title, scheme earnings, work
ve given each category a unique Category ID. The appropriate Category ID needs to appear
reference.

Category ID
CAT01

upload. View Template

I confirm the data insured member details are complete and accurate at the annual renewal date.

How would you like to provide the insured member details?

Upload a spreadsheet Enter details manually

Member Details

Drop File here or click choose file

BACK

1. Simply select the data file you wish to upload, using the browse function on your computer.
2. Alternatively, drag and drop the file into the area outlined with the blue dotted line.

Data upload (continued)

You are here: Dashboard > Renewals Due

How would you like to provide the insured member details?

Upload a spreadsheet Enter details manually

ADD ANOTHER ROW

Member Details

Drop File here or click choose file

#	Category ID	Gender	First name	Last name	Date of birth	Job title	Scheme earnings	Postcode	
1	CAT01	Male	Sam	Smith	01/01/1982	Accountant manage	37000	KT20 6EU	
2	CAT01	Female	Joanne	Swift	02/01/1983	Customer Services I	35000	KT20 6EU	
3	CAT01	Female	Freya	Davies	03/01/1984	OT Support worker	34000	KT20 6EU	
4	CAT01	Male	James	Hunt	04/01/1985	Director	41000	SW19 3RU	
5	CAT01	Male	Abigail	Warner	05/01/1986	Project Manager	40000	SW19 3RU	
6	CAT01	Female	Steve	Anderson	06/01/1987	Accounts Director	39000	SW19 3RU	
7	CAT01	Female	Gail	Root	07/01/1988	Sales Manager	25000	SW19 3RU	
8	CAT01	Male	Emma	Cook	08/01/1989	Team Leader	34000	SW19 3RU	
9	CAT01	Male	Phil	Snow	09/01/1990	Business system an	35000	SW19 3RU	
10	CAT01	Female	Carl	Mile	10/01/1981	Team Leader	355000	SW19 3RU	

< >

BACK
SAVE
ADD ANOTHER ROW
PROCEED

Once the data is uploaded, you should have a screen similar to the example on the left.

Data upload (continued)

You are here: Dashboard > Renewals Due

I confirm the data insured member details are complete and accurate at the annual renewal date.

How would you like to provide the insured member details?

Upload a spreadsheet Enter details manually

✘ There are some errors with data, please correct before proceeding
 10 Employee has reached the benefit termination date. Please check and delete the member from grid.

ADD ANOTHER ROW

Member Details

Drop File here or click choose file

#	Category ID	Gender	First name	Last name	Date of birth	Job title	Scheme earnings	Postcode	
1	CAT01	Male	Sam	Smith	01/01/1982	Accountant manage	37000	KT20 6EU	
2	CAT01	Female	Joanne	Swift	02/01/1983	Customer Services I	35000	KT20 6EU	
3	CAT01	Female	Freya	Davies	03/01/1984	OT Support worker	34000	KT20 6EU	
4	CAT01	Male	James	Hunt	04/01/1985	Director	41000	SW19 3RU	
5	CAT01	Male	Abigail	Warner	05/01/1986	Project Manager	40000	SW19 3RU	
6	CAT01	Female	Steve	Anderson	06/01/1987	Accounts Director	39000	SW19 3RU	
7	CAT01	Female	Gail	Root	07/01/1988	Sales Manager	25000	SW19 3RU	
8	CAT01	Male	Emma	Cook	08/01/1989	Team Leader	34000	SW19 3RU	
9	CAT01	Male	Phil	Snow	09/01/1990	Business system an	35000	SW19 3RU	
10	CAT01	Female	Carl	Mile	10/01/1930	Team Leader	355000	SW19 3RU	

Reasonability checks are carried out and any errors highlighted.

Medical underwriting

You are here: [Dashboard](#) > [Online Renewals](#)

Policy Renewal

Product	Policy Number	Annual renewal date	Unit rate	Free limit
A BROKER LIMITED Group Income Protection	G12345678	01 January 2018	£ 1.13 for each £100 of scheme earnings	£ 30,000.00

ENTER EMPLOYEE DETAILS
Enter the employee details who would be covered

CONFIRMATION OF MEMBERS NEEDED

i We have noticed that there are members currently in the scheme that do not appear in the member data that has just been uploaded. Please can you confirm whether the following members are leavers and if so provide a leaving date for us to use in calculating the premium.

First Name	Last Name	Date of Birth	Gender	Scheme Earnings (£)	Leaving Date
1	GIP Member	31/12/1979	90	100000	<input type="text"/>

BACK **PROCEED**

The employee data is cross referenced with our medical underwriting records. Background checks are carried out to see if any previously underwritten employees have left.

This allows for time saving and assists with the overall accuracy of your records.

Summary

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You are here: [Dashboard](#) > [Renewals Due](#)

	Product	Policy number	Annual renewal date	Unit rate	Free limit	
	A BROKER LIMITED	Group Life Assurance	G12345678	01 February 2019	£ 2.1087	£ 2,222.00

2018 Renewal account complete.

Your new account will confirm any adjustments to the policy premium. We will contact you if there's a refund due.

No new medical underwriting based on the details given for the renewal.

POLICY DETAILS

Unit rate expires	Annual renewal date	Free limit	Unit rate
31 January 2019	01 February 2019	£ 2,222.00	£ 2.1087 <small>For each £100 of total benefit</small>
Commission	Number of lives	Total benefit	Annual premium
11.00%	10	£ 22,220.00	£ 468.55

RENEWAL DOCUMENTS FOR 01 February 2018

Renewal Remittance

Renewal Account

BACS Payment Details

WHAT NEXT?

Download a copy of the renewal documents for your records.

Contact us if you have any questions about your account.

If the renewal is successful, the key details will be confirmed and highlighted on screen.

The summary screen will also display medical underwriting requirements of employees within the scheme.

You will also be able to download copies of the renewal account documentation.

Non-qualifying renewals

Most renewals will complete online, however, occasionally we'll need to check through the details you provide and finish them off. We'll usually do this if there are:

- Significant changes to existing membership categories.
- Significant increases or decreases in membership data.
- Certain medical underwriting concerns:

Members with outstanding medical underwriting.

- Where our latest medical record cannot be exactly matched to an employee in uploaded membership data.
- Medically underwritten members accepted with an allowance for small benefit increases.

An on screen message will explain that we need to look at the renewal.

Importantly, all information and data that you have provided is saved for ease of access, without the need to re-submit. The rate may need to be revised, to reflect significant membership changes.

There's no need to contact us. If this happens, a member of our Customer Services team will be in touch between the hours of 9am and 5pm, Monday to Friday.



For further support material please visit our [Digital Broker Platform Resource Centre](#)



If you have any queries, contact us Monday to Friday between 9am and 5pm on **01273 372 992**. We may record and monitor calls.
Call charges will vary.

Legal & General Assurance Society Limited.

Registered in England and Wales No. 00166055.
Registered office: One Coleman Street, London EC2R 5AA.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DBPRG 06/18

