

OLPC Training

Check In – How to Access L&G Existing Business Agent Hub



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How to use the Existing Business Agent Hub

OBJECTIVE

The purpose of this guide is to explain how to use the Existing Business functionality within OLPC

CPD DURATION

8 minutes.

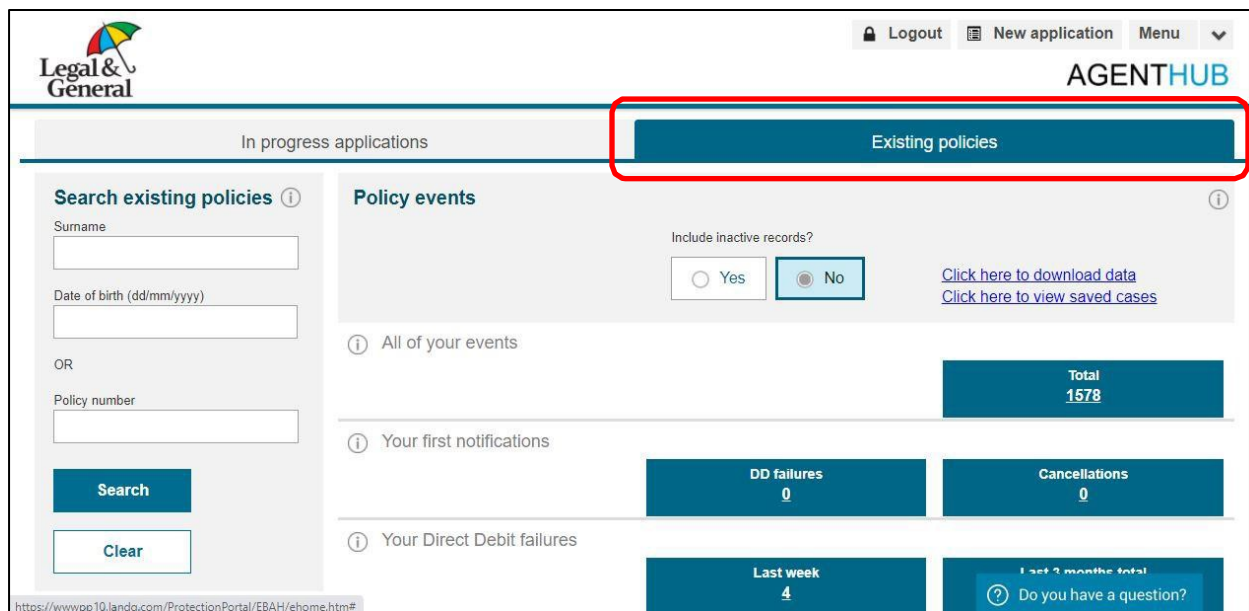
RESOURCES

n/a

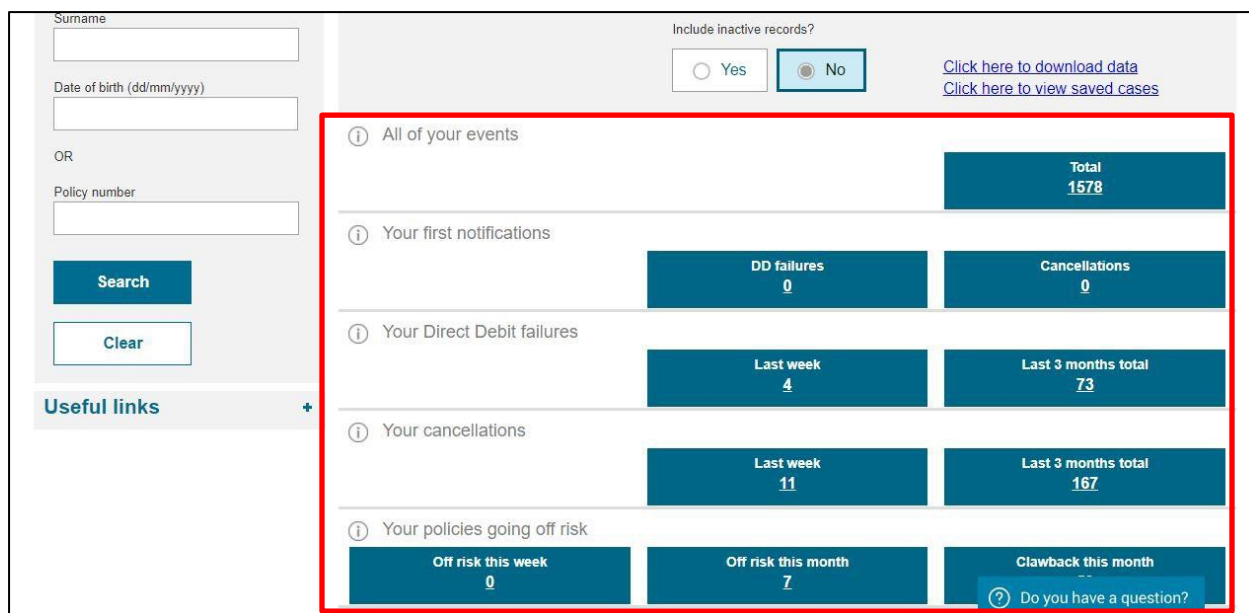
SUMMARY

EBAH is used to understand the status of a policy and used as an early warning system when events occur such as a failed direct debit or a policy cancellation. By reviewing EBAH on a regular basis you can look to intervene on these policies and have meaningful conversations, whilst looking to keep the customer protected and retain the business.

This is step-by-step guide on how to effectively use EBAH and identify where they may be issues which could lead to policies lapsing.



The Existing Policies tab can be found on the homepage of Agent Hub



This screen will show you events that have occurred on a policy such as a 'Direct Debit failures' or 'cancellations'. You can search for these events in more details by clicking into the corresponding box.

Please note you won't see any claw back information on your first notifications, as this is a new feature, giving you the most advance warning that something is wrong with the policy.

In many cases here, no action is required as we automatically attempting to collect the payment for a second time.

You can also search for a policy using the search option in the left-hand side. To search a policy enter either the Surname AND DOB or the policy number.

Please note that the policy number and the application number are two different numbers. Once a case goes live; a policy number will be generated, and this is the number you will need to use to search in EBAH.

If you are unsure of this number, you can find it in the policy booklet or from the 'In Progress' side of OLPC.

We do this so if there are multiple products on the same application the policies will remain separate, making it easier to administrate if changes need to be made to policy at a later date.

Please note - If you have access to multiple agency numbers on the system, you will be able to select from a drop-down box at the top left of the page.

Click into 'Total Events' to show all the events connected to this agency number.

The screenshot shows the AGENTHUB interface. At the top right, there are links for 'Logout', 'New application', and 'Menu'. The main header includes the 'Legal & General' logo and the 'AGENTHUB' title. Below the header, there are two tabs: 'In progress applications' and 'Existing policies', with the latter being selected. On the left side, there is a search form for existing policies with fields for Surname, Date of birth (dd/mm/yyyy), and Policy number, along with 'Search' and 'Clear' buttons. The main content area displays search results for 'All of your events > Total', showing a total potential loss of £82506.27. A table lists the following data:

Policy number	Event created	Event type	Customer name(s)	Clawback	Clawback due	Agent/FRN
0252518683	17/12/2020	Cancelled DD	Mr Hfeqkbul Phxialugt			5199997
0252518592	17/12/2020	Cancelled DD	Mrs Vjpbvkopcd Phxlibhlig Mr Vdxtfqkhj Phxqrjyydp			5199997
0252494893	16/12/2020	Cancelled DD	Mr Nrdyvtmo Phxmhgieqc			5199997
0252494661	16/12/2020	Cancelled DD	Mr Uahrbaiv Phxdmhyta			5199997
0252495015	15/12/2020	Cancelled DD	Mr Zflqmxpn Phxmmnpnovf			5199997
0252230388	15/12/2020	Bounced DD	Mr Fygyowl Phxmnllyzr	£216.36	02/02/2021	5199997
0214597452	15/12/2020	Bounced DD	Mr Charlos Phxcobalt	£267.13	19/01/2021	5199997
0214598328	15/12/2020	Cancelled DD	Miss Carla Phxcrimson	£637.81	22/03/2021	5199997
0252494836	15/12/2020	Cancelled DD	Mrs Sycjvbyll Phxcikklsc Mr Nihjikndey Phxxpixonlq			5199997
0252490891	14/12/2020	Cancelled DD	Mr Fuoglichc Phxyktdcfb			5199997
0252490867	14/12/2020	Cancelled DD	Mr Zfmpbqly Phxksqxtq			5199997
0116178153	12/12/2020	Lapse	Mr Fdwerere Fdwerwe		12/12/2020	5199997
0215882721	11/12/2020	Cancelled from	Mrs Firafnqtrwrcvo Phxhedsygooct	£1469.56	17/07/2020	5199997

Here you can see an overview of all your policies with events attached to them.

You can see some basic information: Event type, customer name, clawback amount and clawback due date.

Once you click on the policy number on the left-hand side – you will be able to view this in more detail.



CONTACT DETAILS Show more

Name	Address	Postcode	Date of Birth
Mr Hfeqkbul Phxialugt	Legal & General Assurance Society L, City Park, The Droveaway, HOVE	BN3 7PY	01/01/1975

EVENT DETAILS - Cancelled DD Show more

Event created	Event status	Clawback	Clawback due	Policy lapse
17/12/2020	DD reinstatement letter to client			16/04/2021

NOTE HISTORY Show more

Date	User	Details
17/12/2020	SYSTEM	Letter sent to customer to reinstate cover

PRODUCT DETAILS - Life Insurance Show more

Amount of Cover	Policy status	Policy start date	Policy end date	Monthly premium	Collection day
£86,501.00	InForce	15/01/2021	14/01/2031	£10.00	15

Once you have opened the policy with an event you will be able to see more information on the client or clients and straight away you can see when the policy is due to lapse.

To view this in more detail select the 'Show More' tab on the right-hand side.)

EVENT DETAILS - Cancelled DD Show more

Event created	Event status	Clawback	Clawback due	Policy lapse
17/12/2020	DD reinstatement letter to client			16/04/2021
Off risk	Reason for cancellation	Reinstatement options		
15/01/2021	Mandate Cancelled	DD Reinstatement required		

Reinstatement requirements

Direct Debit instruction	Arrears amount	Declaration of Health
Required		DOH due from 17/03/2021
Current Cover Period	Next premium due	Outstanding amount

This record is active
 This record is inactive

Here you can see although the policy lapse date is showing as 16/04/2021, the Off-risk date is different. This means that the policy is off risk from this date, however the customer can still reinstate the plan before the policy lapse date.

Depending on the time period there may be arrears due which are highlighted in 'Arrears amount' box.

A key point to note here is if Declaration of health is required. If this is the case, you can download a copy from our Adviser Centre website.

If there no arrears or declaration of health required, you may have the option to reinstate the plan within the system.

This would appear as an option on the right-hand side of the page.

This should give you enough information to contact the client and inform them about the impact this could have on their policy if no action is taken.

Legal & General Existing Policy Details 0252518683 **AGENTHUB**

CONTACT DETAILS [Show more](#)

Name	Address	Postcode	Date of Birth
Mr Hfeqkbul Phxialugt	Legal & General Assurance Society L, City Park, The Droveaway, HOVE	BN3 7PY	01/01/1975

EVENT DETAILS - Cancelled DD [Show less](#)

Event created	Event status	Clawback	Clawback due	Policy lapse
17/12/2020	DD reinstatement letter to client			16/04/2021
Off risk	Reason for cancellation	Reinstatement options		
15/01/2021	Mandate Cancelled	DD Reinstatement required		

Reinstatement requirements

Direct Debit instruction	Arrears amount	Declaration of Health
Required		DOH due from 17/03/2021
Current Cover Period	Next premium due	Outstanding amount

This record is active
 This record is inactive

If a policy cannot be saved such as the 'Customer has paid off their mortgage in cash' for example you have an option to set the record as 'Inactive'. These cases will not be deleted from OLPC but you will no longer see them within the search screen.

If you wish to view these cases simply select 'Include Inactive in Search' on the homepage.

EVENT DETAILS - Cancelled DD [Show less](#)

Event created	Event status	Clawback	Clawback due	Policy lapse
17/12/2020	DD reinstatement letter to client			16/04/2021
Off risk	Reason for cancellation	Reinstatement options		
15/01/2021	Mandate Cancelled	DD Reinstatement required		

Reinstatement requirements

Direct Debit instruction	Arrears amount	Declaration of Health
Required		DOH due from 17/03/2021
Current Cover Period	Next premium due	Outstanding amount

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NOTE HISTORY [Show less](#)

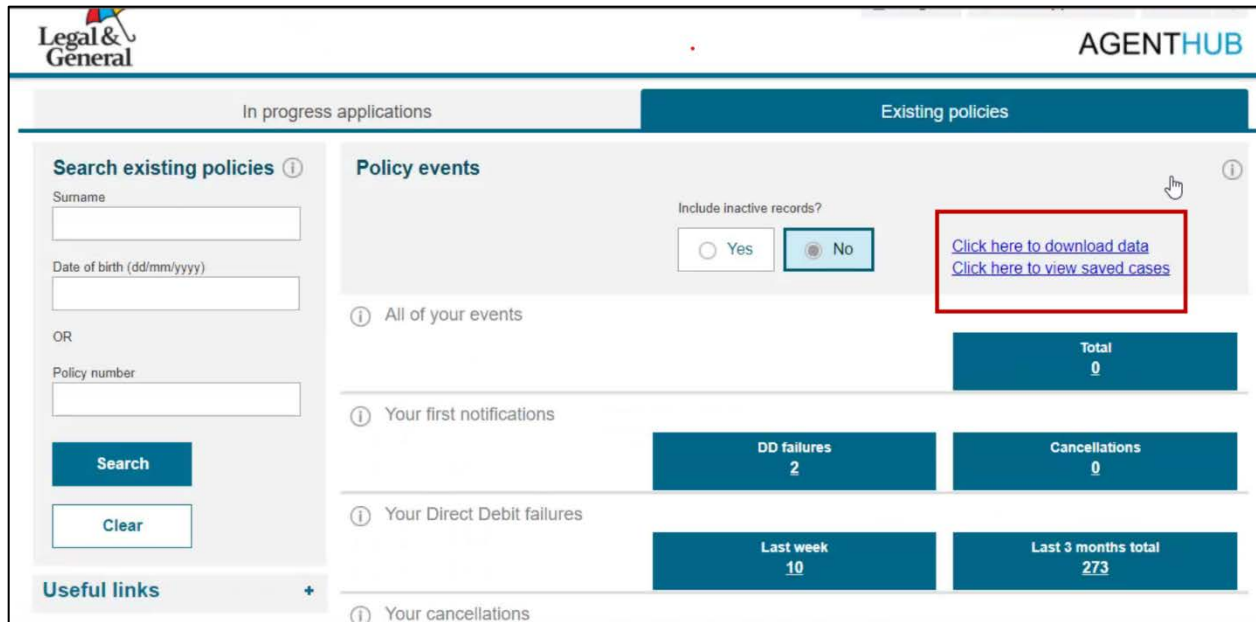
Date	User	Details
17/12/2020	SYSTEM	Letter sent to customer to reinstate cover

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Adding a note allows you to keep track of any actions or updates you've made. These notes will not notify Legal & General of your activity, so should you wish to contact us please get in touch with your Servicing Team.

Notes can be left here as to what action has been taken or updates.

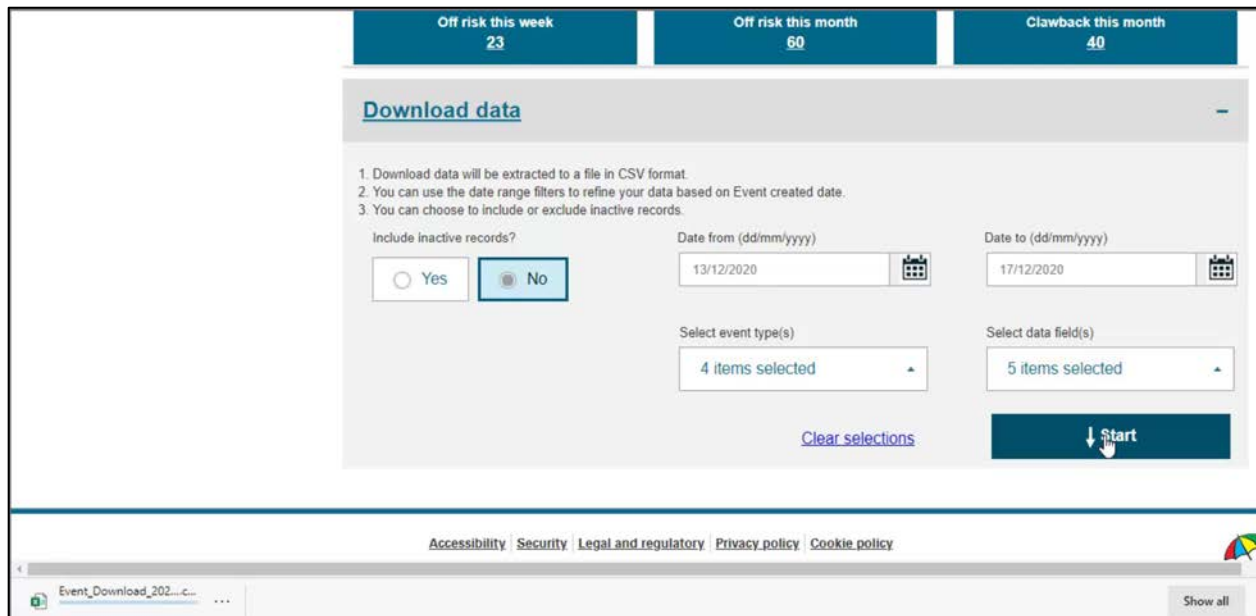
Please note adding a note here will not notify Legal & General of your activity.



Going back to the home screen of EBAH there may be some other tools you can utilise:

The Download data function is displayed top right of the page.

Here you will be able to download the data you need into an excel sheet to help manage your cases which have had policy events.
If this function isn't available for you then you will need to contact your BDM, who can look into getting you access to this facility.



This new section gives you multiple options before you download any data.

You can fill out the fields to narrow down the data you want to export.

Once you click Start, the data will download and look something like this.

Policies at Risk for 17/12/2020

Policy Number	Client Name	DOB	Email Address	Telephone Number
'0505810617'	Mr Pomueyze Phxhdhpuk	10/10/1988	perftesting@landg.com	'0123456789'
'0252243340'	Mr Eknpieb Phxbkzrnex	01/01/1975	perftesting@landg.com	'0123456789'
'0217704618'	Mr Zertftc Phxiwtiyl	01/01/1975	perftesting@landg.com	'0123456789'
'0217747716'	Mr Ucmoqupxnj Phxlwzypf	10/10/1988	perftesting@landg.com	'0123456789'
'0217747955'	Mrs Rmbdygbqsb Phxeufgvuc	01/01/1979	perftesting@landg.com	'0123456788'
'0252256797'	Mr Fqrsfutn Phxxxgkxtx	01/01/1975	perftesting@landg.com	'0123456789'
'0252256193'	Mr Veqevvra Phxfbjmdje	01/01/1975	perftesting@landg.com	'0123456789'
'0252256102'	Mr Uswpcetw Phxpzobbcv	01/01/1975	perftesting@landg.com	'0123456789'
'0252255955'	Mr Gicqoxfk Phxttkfxii	01/01/1975	perftesting@landg.com	'0123456789'
'0252273974'	Mr Wdkedjct Phxjrweon	01/01/1975	perftesting@landg.com	'0123456789'
'0505810559'	Mr Sicuhkvy Phxhikjcb	10/10/1988	perftesting@landg.com	'0123456789'
'0252274378'	Mr Owrgbsao Phxwbsinhg	01/01/1975	perftesting@landg.com	'0123456789'
'0252274287'	Mr Xqwjgdkx Phxyyfrv	01/01/1975	perftesting@landg.com	'0123456789'
'0252274121'	Mr Ghhgtzwb Phxhmbbnvc	01/01/1975	perftesting@landg.com	'0123456789'
'0252295605'	Mr Usyinnrk Phxwibnjz	01/01/1975	perftesting@landg.com	'0123456789'
'0252295522'	Mr Zlftcfr Phxvcerdu	01/01/1975	perftesting@landg.com	'0123456789'
'0252295381'	Mr Pwwlmdt Phxmrbgqnb	01/01/1975	perftesting@landg.com	'0123456789'
'0217642180'	Mr Pcvhdciss Phxveyrwnh	10/10/1988	perftesting@landg.com	'0123456789'
'0252295332'	Mr Wxbvivismz Phxtgozpv	01/01/1975	perftesting@landg.com	'0123456789'

Saved Cases.

Here you will be able to see how many cases have been saved, leading into how much commission you've saved from being clawed back.

In progress applications Existing policies

Existing policies > Saved cases data

Filter date range
You can use the fields below to set your own date range. Data is only available from July 2017 onwards.

Date from: 18/09/2020 Date to: 17/12/2020 [Set date range](#) [Back](#)

[Summary by agency \(from 18/09/2020 to 17/12/2020\)](#)

[Click here to download data](#)

This table provides a summary of saved cases data broken down by the master agent or sub agent selected.

FRN	Master agent name	Agency Number	Reported policies	Saved policies	Saved commission	Lost policies (lapsed/cancelled)	Lost commission
00117659	DEFAULT BD TERMS	5199997	538	38(7.06%)	£11,290.11(11.34%)	500	£88,303.82(88.66%)

Also you can see how many cases have been lost and the lost commission.

You have the option at the top to select specific dates, which will help narrow down your search.

Again this data can also be exported to excel.



Summary

By being on the front foot and reviewing EBAH on a regular basis you can be in control and make timely interventions with your customers where there is information, such as a missed direct debit payment, that cases could potentially come off risk.

Whilst sometimes there will be a genuine reason for a customer cancelling their policy or a policy lapsing, having advanced warning that there may be an issue gives you an opportunity to contact the customer and understand their reasons. From this position you can then have a meaningful conversation with the customer about the value of protection and why they took out the policy, whilst looking to keep the customer protected and retain the business, depending on their circumstances.

OLPC Training

Existing Business Agent Hub

EBAH



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