

PRIDEPRESS.

FEBRUARY 2020

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MORTGAGE NETWORK

CLIENT PORTAL PREVIEW

A PREVIEW OF OUR NEW AND EXCITING CLIENT PORTAL. HELPING YOU GET THE MOST OUT OF TOOLBOX.

SMART THINKING

YOU CAN GIVE FINANCIAL SECURITY AT THE WORST POSSIBLE TIMES IN YOUR CLIENT'S LIVES.

PANEL UPDATES

WE'VE JUST LAUNCHED SOME GREAT NEW PRODUCTS FOR YOU TO OFFER TO YOUR CLIENTS.

May

2020

BARCELONA

Congratulations to
all of our
Best of the Best &
Club Elite
qualifiers heading to
Barcelona in May



We can't wait to
see you and
celebrate your
achievements with
PRIDE!



UPCOMING EVENTS

MORTGAGE FORUMS

Tuesday 10th March – Northern Ireland

Wednesday 11th March – Scotland

Tuesday 17th March – North West

Wednesday 18th March – North East

Tuesday 24th March – South West

Wednesday 25th March – South East

Thursday 26th March – Midlands

PROTECTION EXCELLENCE

Wednesday 18th March – London

Thursday 30th April – Midlands

LEADERSHIP EXCELLENCE*

Tuesday 28th – Wednesday 29th April

*(*Invitation Only – Speak to your RSD if you are interested)*



New, more inclusive critical illness cover for modern families

Comprehensive and adaptable protection for your clients and their children. Including emotional and practical support from day one, as standard.

Now with...

- **More comprehensive cancer cover** – which includes a new £1,000 payment to help cover the initial cost of a cancer diagnosis
- **More enhanced benefits** – payments now covering 17 conditions, all paying twice the amount of cover up to an additional £200,000
- **More extensive children's cover** – up to their 23rd birthday, with a 'Junior Option' to continue cover, without medical underwriting if no claim has been paid

Covering 87 conditions including 49 full payment and 38* additional payment conditions.

*20 of these additional payments are covered under 1 additional payment condition 'Less advanced cancers'.

Supporting your clients through life changing moments...

To find out more about LV= Life and Critical Illness cover

Visit: [LV.com/more-inclusive](https://www.lv.com/more-inclusive)

Call: 0800 032 4219

Email: ProtectionSales@LV.com

Lines are open 8.30am – 5.30pm Monday to Friday.
Calls may be monitored or recorded for training and audit purposes.



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SMART THINKING

YOU SELL LIFE COVER BECAUSE BAD THINGS CAN HAPPEN. YOU GIVE FINANCIAL SECURITY AT THE WORST POSSIBLE TIMES IN YOUR CLIENT'S LIVES. YOU CREATE MONEY WHERE NONE EXISTED BEFORE, WHEN IT'S NEEDED MOST.

Death doesn't always happen because of old age or a serious illness; very often it can simply be the result of a tragic accident – being in the wrong place at the wrong time.

As we race up and down the country to work, see family and friends, or go on holiday, we're increasingly likely to drive on a 'smart motorway'. To increase traffic flow, these roads use the hard shoulder as a live lane and a growing body of opinion says they are dangerous.

The Government has recently reported that 38 people have been killed on smart motorways in the last five years¹ and on one 16-mile stretch of the M1, five people have died within 10 months². That's 38 mums, dads, kids, brothers or sisters that did not complete their innocent journey, simply because they were in the wrong place at the wrong time.

Accidents happen. You have a duty of care, a professional responsibility, to ensure your clients are financially secure if they do. It's your duty to make sure that every client you see, and their families, are fully protected against the unexpected. Make sure

after every meeting you can answer 'Yes' to these questions:

1. If this client dies tonight will their family be fully financially protected so they can continue their lives free of money worries?
2. If this client has an accident (or long term illness) that stops them from working, will they be able to keep their home, and maintain their lifestyle, without their income?
3. If this client is diagnosed with a critical illness will they have the peace of mind knowing they can afford to take time off work and still pay the bills?

So do the 'smart' thing with every client. Ask the right questions, paint the right pictures and put a solution in place to protect against the unexpected!

Steve Berry
Protection Proposition Manager

1. <https://www.bbc.co.uk/news/uk-51236375>
2. <https://www.bbc.co.uk/news/uk-england-south-yorkshire-51208234>



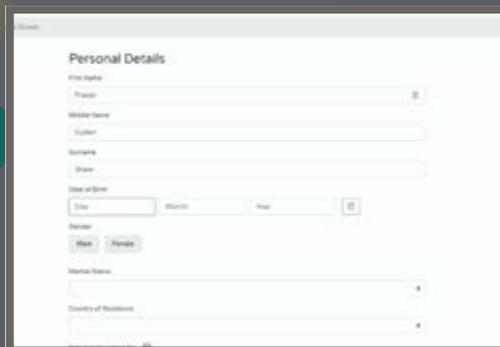
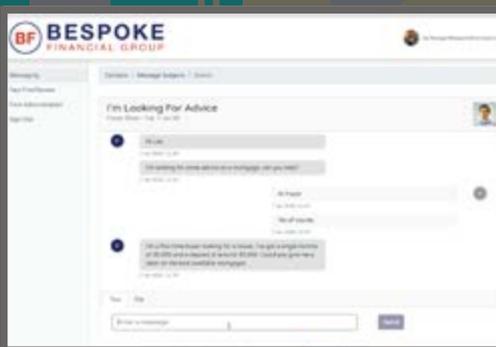
MAKING THE MOST OF TOOLBOX

CLIENT PORTAL PREVIEW

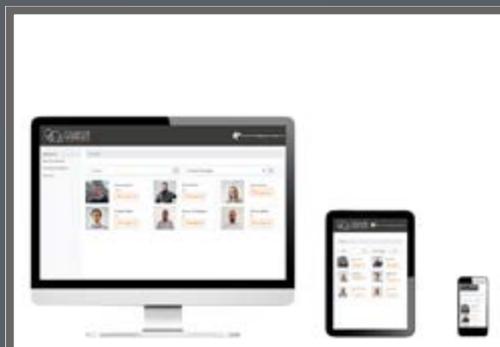
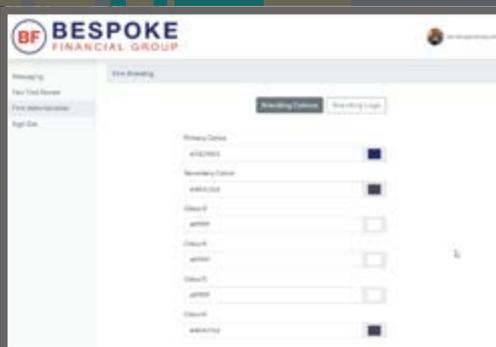
At our Recognising Excellence event we were delighted to share a sneak preview of the new client portal, coming soon!

Here's a summary of this exciting new initiative:

- Instant chat facility – making it even easier to talk to your clients and giving you a simple way to open up two-way communication.
- Secure file transfer – quickly send large files and maintain an audit trail for your records.



- Mini fact find (customer view) – speeds up the process by giving clients the ability to upload their own information and minimising the keying you need to do.
- Mini fact find (adviser view) – review the information provided by clients and confirm it is correct before submitting.



- White labelled – make the client portal your own with a personalised and professional appearance, whilst increasing awareness of your brand.
- Use on multiple devices – stay flexible and responsive with seamless switching between your devices when you need to.

All of this is coming soon...

GENERAL INSURANCE

One of the most common queries the Product Helpdesk has been receiving relates to the GI Quote and Apply Engine. To help you make the most of this fantastic solution, here is a reminder of how the process works:

- Create a client with the basic details on the 'Client Creation' screen.
- Go straight to 'Create / View Sales' and add a general insurance workflow.
- Skip getting a quotation and enter the GI Quote and Apply Engine. There is no need to complete the universal Fact Find, as the Engine does all of this for you.
- Once you apply for a policy within the GI Quote and Apply Engine, you will have all of your policy documents, compliance documents and an auto-generated policy with the correct reference number for commission reconciliation.

In using the GI Quote and Apply Engine, on average, it takes around 12 minutes to complete the process. This is based on starting from scratch creating a client on Toolbox, all the way through to full compliance workflow completion and placing the policy on risk. Imagine how quick it can be when the client is already on Toolbox!

COMMISSION RECONCILIATION – TOP TIPS

In the last edition of PRIDE Press we shared tips on clearing your commission reconciliation. We're pleased to highlight that the amount of unreconciled cases is being reduced each week. Here's a reminder of the most common errors and key tips that are helping reduce them:

1. **Workflow created but no policy for the workflow has been created** – this is the simplest query to resolve, all you need to do is put a policy on. Toolbox cannot pay you your commissions without a policy to match it to. The process requires you to add a policy when creating all of your documents within the workflow, so make sure you do this quickly to avoid getting suspense items.
2. **Policy needs a number added where a policy has been created without full and correct reference number** – you can check which format your policy numbers will need to be in, in order for them to reconcile. See the 'Policy Number Matrix Guide' available in the 'Help' tab on Toolbox to assist you in getting this right the first time
3. **Policy has been created without a reference number and needs to be populated** – it's important to remember to go into your workflows and add the policy number to avoid a suspense entry when it's paid – remember, we want to pay you!

For more details, please consult the commission reconciliation help guide. You can download a copy here: <http://bit.ly/CommissionGuide>

GI QUOTE & APPLY – TOP TIPS

- Have you checked your excess? Providers mandatory excess varies from one sourcing system to another. To make this easier we have created a provider policy matrix for you to use within the quote engine stating each providers' mandatory excess, you can then change the voluntary excess as appropriate for your client.
- You can also access this document under **Help>Sales Documentation>General Insurance>B&C Policy Matrix**

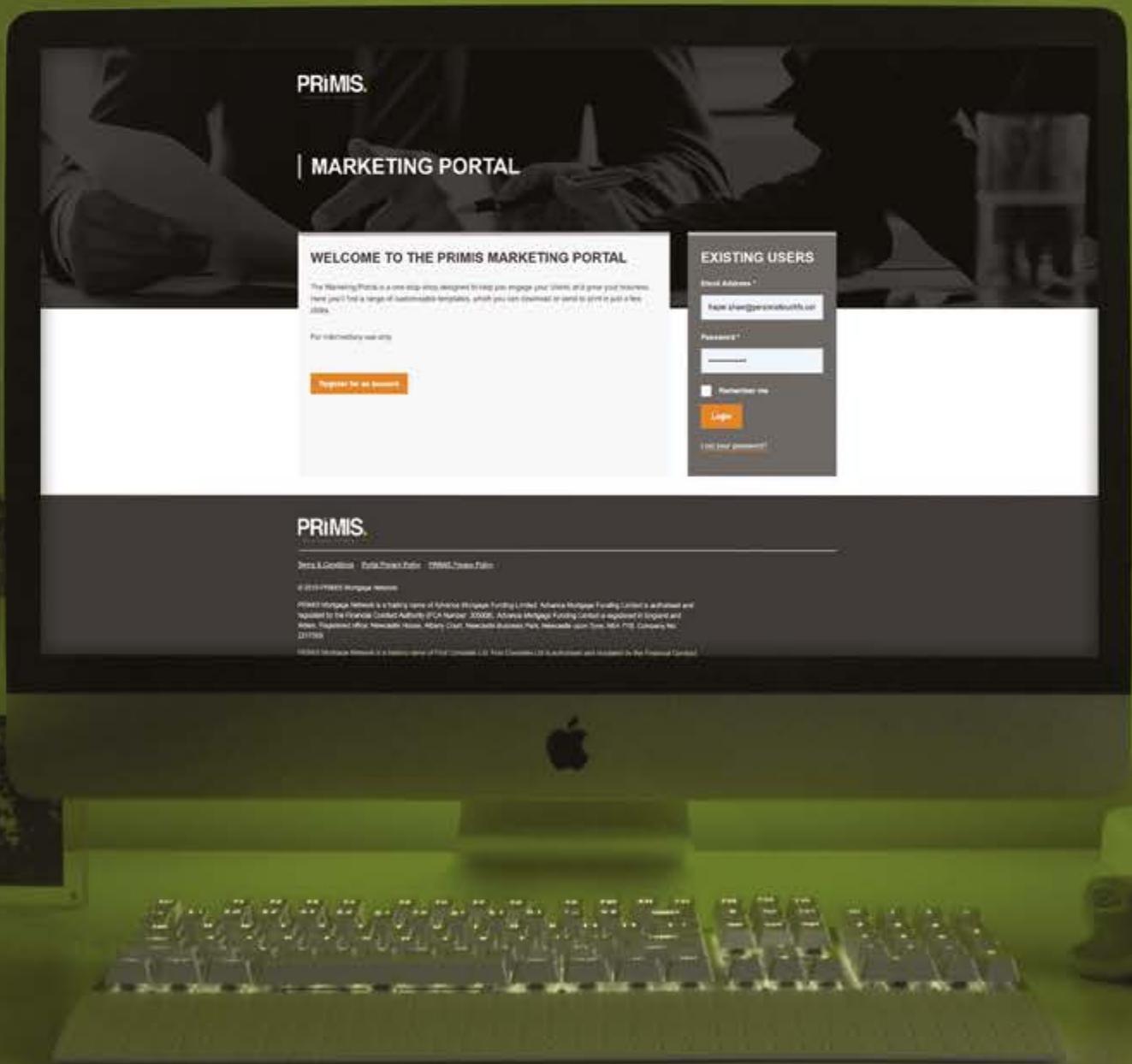
Simon Breakspear
Member Services Director

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MORTGAGE NETWORK

MAKING THE MOST OF THE MARKET

WHAT A YEAR 2019 HAS BEEN FOR THE NETWORK AND THE MORTGAGE MARKET, I THINK IT'S FAIR TO SAY THAT THE LAST FIVE YEARS HAVE TESTED THE RESILIENCE OF THE MORTGAGE MARKET AND ADVISERS' SENTIMENT, BUT THE GENERAL ELECTION IN DECEMBER HELPED DISPEL SOME OF THE POLITICAL UNCERTAINTY THAT HAD SHROUDED THE UK.

As the Network continues to grow, we recognise that it's crucial for us not to rest on our laurels. We continue to look at opportunities in the market place, helping you support more clients and provide the best possible outcomes.

There have been a number of enhancements to the mortgage proposition with the addition of several new lenders to the panel offering you even more choice for your customers and potentially better outcomes. The packager panels have been revised as well, offering even more solutions for bridging, second charge and commercial lending.

There is currently a great deal of discussion surrounding technology and the efficiencies that they bring to the table. Technology will undoubtedly help improve the mortgage application journey, saving administration time and allowing you to focus on looking after your clients' financial needs.

We have much more in store for you in 2020 so watch this space!

MORTGAGE FORUMS

Don't forget we are hosting our Mortgage Forums around the UK starting Tuesday 3rd March!

These events provide you with the perfect platform to speak with lenders, giving you the opportunity to find out more about new areas of development in order to grow your business. They also serve as an exclusive opportunity for lender partners to get valuable feedback and input direct from you on products, processes and service.

We look forward to seeing you there.

Dominic Hodge
Mortgage Proposition Manager



PANEL ENHANCEMENTS

WE ARE ONLY TWO MONTHS INTO THE YEAR AND WE'VE ALREADY LAUNCHED SOME GREAT NEW PRODUCTS FOR YOU TO OFFER YOUR CLIENTS. WE HAVE MUCH MORE IN STORE, SO WATCH THIS SPACE...



Cura offer Life Cover, Critical Illness Cover, or Income Protection through a panel of providers that specialise in hard to place cases for your clients. Examples of where Cura can help are clients with an existing health condition, hazardous occupations or hobbies, and Armed Forces personnel.

Cura is **referral only**, please ensure you follow the referral process and gain consent from clients to pass their details to Cura.



Vida offer specialist residential and buy to let products to help every client. They cater for a variety of circumstances including debt management plans, improving credit history, non-standard properties, and ex-local authority properties.

NEW PACKAGER PANELS

Take a look at our recently re-vamped Bridging, Second Charge, and Commercial packager panels.

BRIDGING



SECOND CHARGE



COMMERCIAL



PRIDE CORNER

Congratulations to our Network members who have been nominated and made the shortlist in the Mortgage Strategy Awards this year:

Prestige Private Finance has been shortlisted for Best Small Broker.

Richard Booth from Nouveau Financial and **Jade Topliss** from Liddle Perret have both been shortlisted for Best Mortgage Administrator.

Our Northern Ireland region held its own 5 a side tournament on Friday 7th February in Belfast.



All the players really enjoyed themselves and have agreed this will be a regular occurrence going forward.

The tournament was won by **Select Mortgage & Financial Solutions** who defeated **United Mortgages** (self-selected pre-tournament favourites) in the final!

The players collected £300 for charity which was donated to Suicide Awareness.

Voting is now open for **Financial Reporter's 2020** awards. We were delighted to win 'Best Network' last year and would love to bring home the trophy again this year...

Please show you're proud to be PRIMIS and vote for us in the 'Best Network' category!

Visit <https://www.financialreporterawards.co.uk/vote> to cast your vote!



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