

# PRIDEPRESS.

JUNE 2020

WWW.PRIMIS.CO.UK



## COMBAT-READY CYBERSECURITY

CYBER CRIMINALS  
ARE LOOKING TO  
TAKE ADVANTAGE  
OF THE INCREASE IN  
HOMEWORKING.

## 2020 PRIMIS AWARD WINS

WE'RE DELIGHTED TO  
TELL YOU THAT  
PRIMIS ARE  
AWARD WINNERS,  
YET AGAIN!

## HERE TO SUPPORT YOU

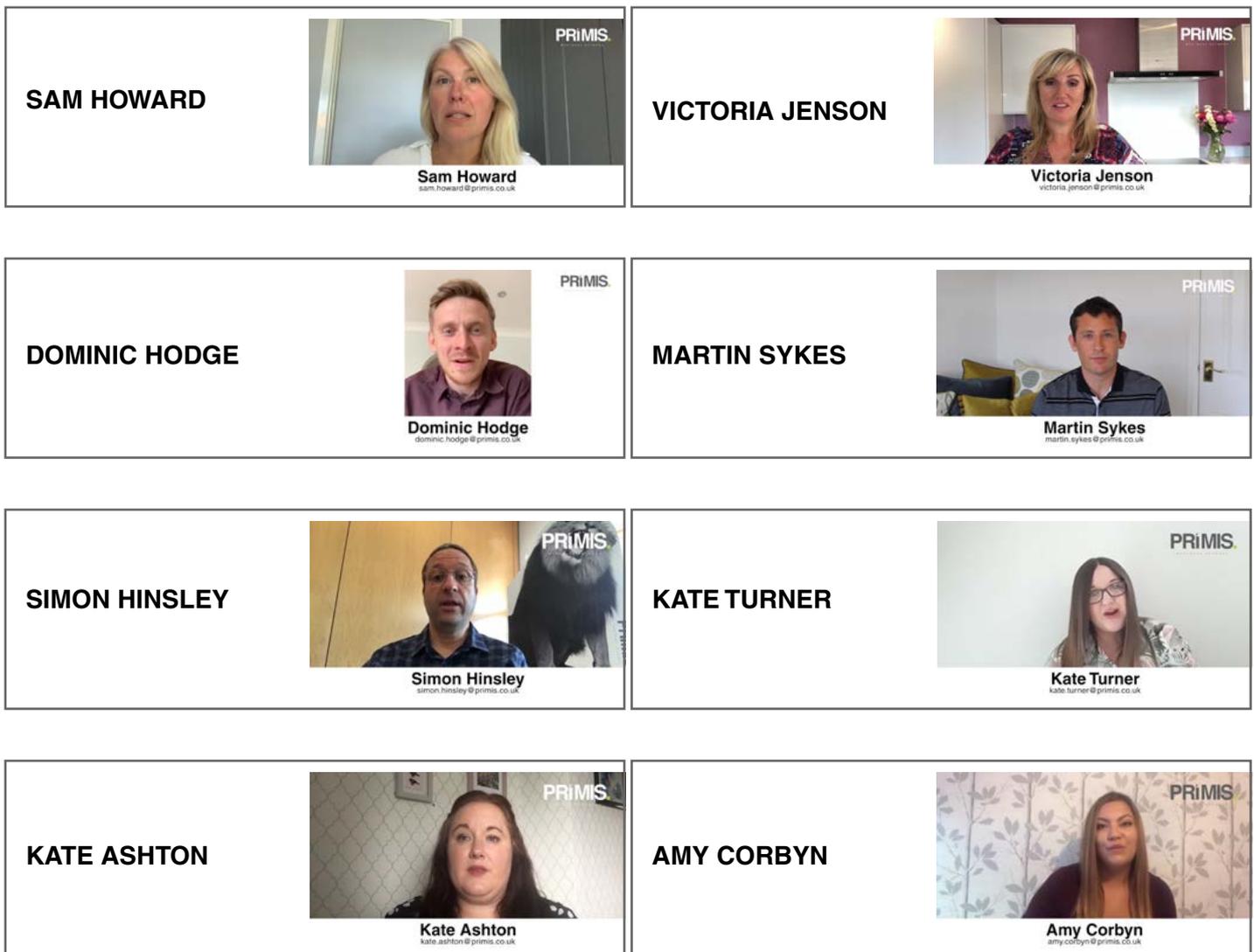
DISCOVER HOW WE  
HAVE BEEN LEARNING  
TO DO THINGS  
DIFFERENTLY AT PRIMIS.

# PRIMIS STILL OFFERING THE SAME WORLD CLASS SUPPORT FOR YOU!

---

We've released a few more short clips on PRIMIS' social media channels. Please "like" and "share" when you see them!

## VOX POPS FROM:



**#PROUDTOBEPIMIS**

# COMBAT-READY: CYBERSECURITY

---

## TWO FACTOR AUTHENTICATION – COMING SOON!

**DURING A TIME WHERE A HUGE PROPORTION OF THE NATION IS WORKING FROM HOME, CYBER CRIMINALS ARE LOOKING FOR OPPORTUNITIES TO TAKE ADVANTAGE OF THIS SITUATION AND STEAL YOUR DATA AND YOUR CLIENTS' INFORMATION.**

To help combat this, we are introducing an additional layer of security over the next few months. We are implementing two factor authentication (2FA) to provide extra protection for all data held on Toolbox. This will protect not only you and your business, but also sensitive information belonging to your customers too.

You may already be using a 2FA system on your web-based applications to protect yourself, which is good and should remain in place. For those accessing Toolbox, we are now implementing a free application provided by Google.

Google Authenticator is a well-established and trusted system that can now be synced directly with your Toolbox account at the login page.

This will be rolled out in a phased approach over the coming months and we would strongly recommend that you adopt 2FA as soon as possible. You have a duty of care to your customers to safeguard their data in the most effective way available. Anything less might result in a possible data protection breach situation, something that we are all very keen to avoid.

This initiative is part of our ongoing IT commitment to continue delivering world class service to our brokers in a secure and safe environment.

## CASE STUDY

Why is 2FA so important? So far this year there have been a number of business e-mail compromise attacks against PRIMIS ARs. In May alone, criminals used the FCA register to target 1000s of firms with phishing e-mails.

Here is a real life case study to illustrate why 2FA is essential and effective:

In one case, the e-mail accounts compromised held sensitive customer data in e-mails going back a number of years. This included over 100,000 e-mails and about 4,500 customers.

The attackers had access to a number of Outlook Office 365 accounts in the business for over two weeks before being detected. Once discovered, the ICO and FCA were notified of the breach. A customer contact initiative was undertaken including outbound calls, e-mails, letters and a customer hotline.

Impacted data subjects were offered a Cifas protective subscription (£25 per month subscription) and also advised to contact their banks, which alone cost thousands of pounds.

Passwords for all systems including lenders and providers and network systems (such as Toolbox) were re-set for the entire business. This situation could have been avoided if 2FA had been implemented.



# PRIMIS PRESS COVERAGE IN JUNE

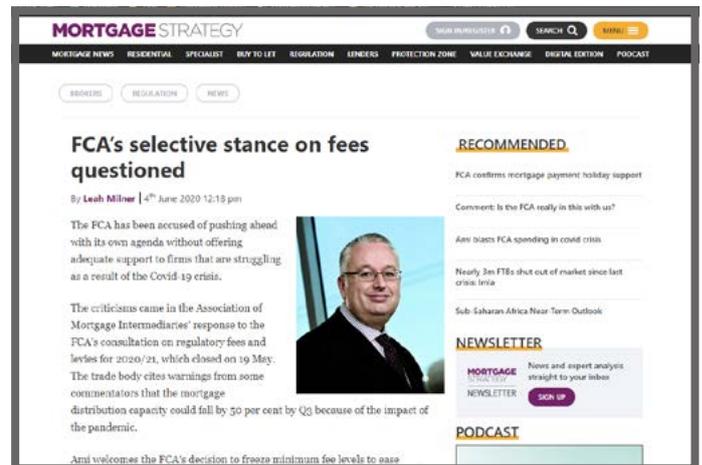
## LIFE INSURANCE

Mortgage Strategy: **‘Comment: It’s life insurance providers’ time to shine’** by Toni Smith, Chief Operating Officer.



## FCA

Mortgage Strategy, **‘FCA’s selective stance on fees questioned’**



## MARKET

Mortgage Introducer, **‘Mortgage lending flat in Q1’**

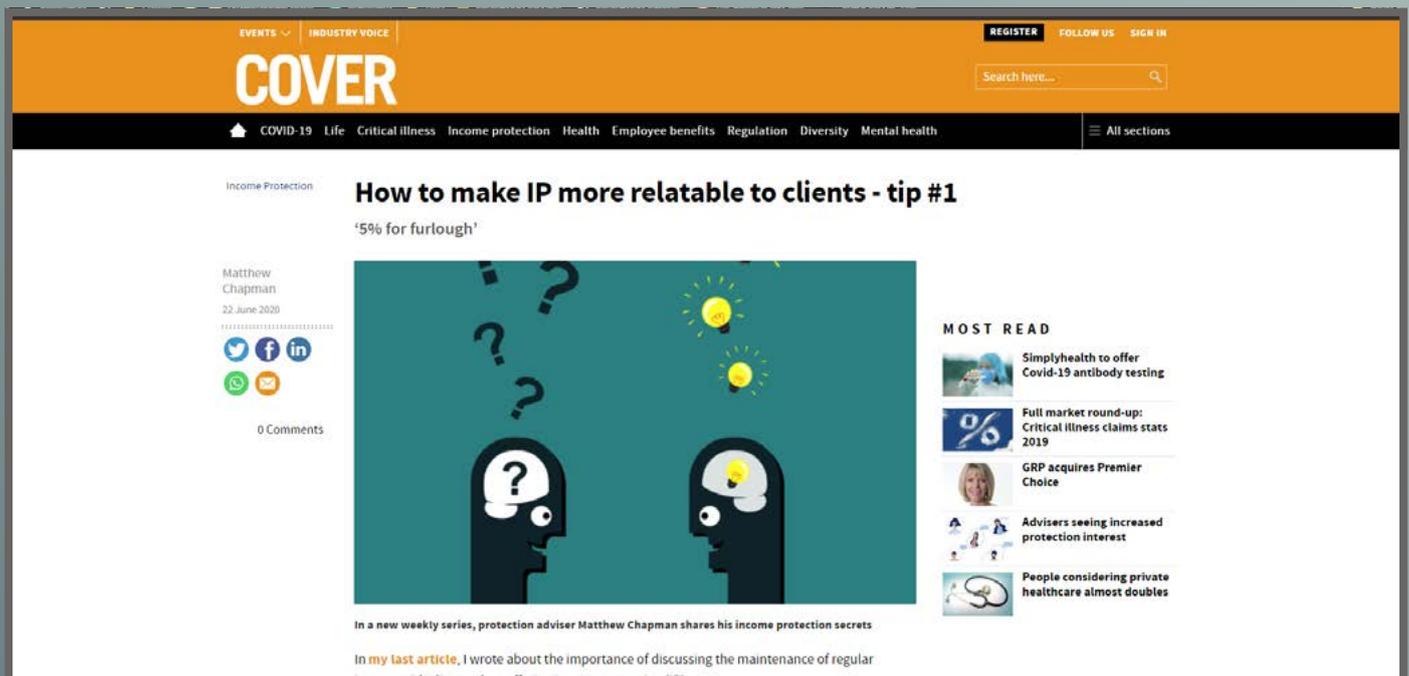
**Vikki Jefferies, Proposition Director**

*“Advisers are also playing a crucial role, supporting customers with the relevant products. These not only include mortgages and refinancing options, but income protection policies and life insurance as well.”*



# MATTHEW CHAPMAN – PLUS FINANCIAL

THE TALENTS AND EXPERTISE OF PRIMIS BROKERS IS BEING RECOGNISED FAR AND WIDE WITH MATT CHAPMAN, PRINCIPAL OF PLUS FINANCIAL GROUP, NOW WRITING A REGULAR COLUMN IN COVER MAGAZINE.



So far Matt has shared his **12 rules for protecting income** and, more recently, how to make **IP more relatable to clients** but it doesn't stop there. He's also been **quoted in an article in FT Adviser** regarding claims stats

With his wealth of knowledge, and palpable passion on the subject, he's an active member of the FTRC Protection Forum (hosted by Protection Guru) and the Income Protection Task Force too.

So not only is he sharing best practice with his peers, he is now helping shape the industry.

Delighted you're part of the PRIDE Matt.

#proudtobePRIMIS



# AWARD WINS!

WE'RE DELIGHTED TO ANNOUNCE THAT PRIMIS MORTGAGE NETWORK HAS WON TWO AWARDS IN ONE WEEK!



Mortgage Network of the Year

THE MONEYFACTS' 'MORTGAGE NETWORK OF THE YEAR' AWARD AND AIG LIFE'S 'BEST CRISIS RESPONSE AWARD'

Moneyfacts Group's highly coveted awards are totally independent. Presented annually for product excellence and outstanding service, they cover products from across the range of financial services. This award is held in high regard by banks, building societies and other financial service providers.



We won AIG Life's 'Best Crisis Response' award "for being on the front foot and thinking about customer detriment and hardship arising from COVID-19, and actively engaging lenders/providers from the beginning about what could be done to assist customers."

**Richard Coulson, Business Development Director, receiving our award (by post) below.**



This accolade is testimony to the positive way in which we have all adapted during these unprecedented times.

In addition, business volumes show that we are performing well against the market during lockdown, meaning you are continuing to protect more families at this critical time. Provider and lender feedback also illustrates that we are ahead of the market and competition.

These impressive results reinforce that we have been proactive in our approach and that you are making sure your clients are properly protected. They need it more than ever.

Thank you for your ongoing support.

**WE ARE STRONGER TOGETHER**  
**#PROUDTOBEPRIMIS**

# AWARDS UPDATE...

We are delighted to open our award cabinet to you and share updates on our 2020 awards.



**CATEGORY:**

'Best Crisis Response'

**RESULTS:**

Winner



**CATEGORY:**

'Mortgage Network of the Year'

**RESULTS:**

Winner



**CATEGORY:**

'Best Network'

**RESULTS:**

Finalist



**CATEGORY:**

'Best Network 300+ ARs'

**RESULTS:**

Award ceremony currently due to take place on September 28

The **Mortgage**

AWARDS 2020 **SHORTLISTED**

**CATEGORY:**

'Mortgage Technology Provider of the Year'

**RESULTS:**

Award ceremony currently due to take place on October 22

Thank you to everyone who has voted for PRIMIS and submitted testimonials! We're proud to be PRIMIS and glad you are too.



**THE COVER EXCELLENCE AWARDS ARE NOW OPEN FOR VOTING AND ENTRIES – WITH FANTASTIC OPPORTUNITIES FOR YOU AND YOUR FIRM TO GAIN RECOGNITION!**

The COVER Excellence Awards celebrate the leading firms and intermediaries within the protection, life and health insurance space. The winners of the COVER Excellence Awards – announced on 10 November 2020 – will be chosen by a panel of top industry experts.

You can find out more about the awards programme on the official website.

**Click here to submit your entry by midnight on Friday 21 August.**

**OPPORTUNITIES FOR YOU**

There are a variety of categories for you to choose from and several chances to gain recognition for you and your firm's commitment to protection. **Click here** to view all categories.

**HELP US BRING HOME A NEW TROPHY**

In addition, we would like to showcase Toolbox and the collaboration between you and our development team to make it the fantastic solution it is today. Please show you're #proudtobePRIMIS and nominate Toolbox for 'Best Technology Provider'.

**Please click here to nominate Toolbox for 'Best Technology Provider' by Friday 10 July.**

Here are the details for submission:

- Company: **PRIMIS Mortgage Network – Toolbox**
- Contact Name: **Kate Marsh**
- Contact E-mail: **kate.marsh@primis.co.uk**
- Contact Number: **0121 767 1042**

Thank you in advance for your support and good luck with your entries!

# CRITERIA SOURCE IS AVAILABLE FOR YOU



**FOLLOWING THE FANTASTIC NEWS THAT CRITERIA SOURCE IS LAUNCHING, WE'RE PLEASED TO CONFIRM THAT YOU NOW HAVE ACCESS TO THE STAND-ALONE VERSION.**

## **WHAT IS CRITERIA SOURCE?**

Criteria Source will help you select the right product for your client first time, whatever their circumstances. This platform lets you source and compare the following all on one system:

- Buy-to-let
- Right to buy
- Shared ownership
- Self-build
- Shared equity / help-to-buy
- Let-to-buy
- Standard residential

Commercial, equity release, bridging loans and secured loans will also be available at a later date.

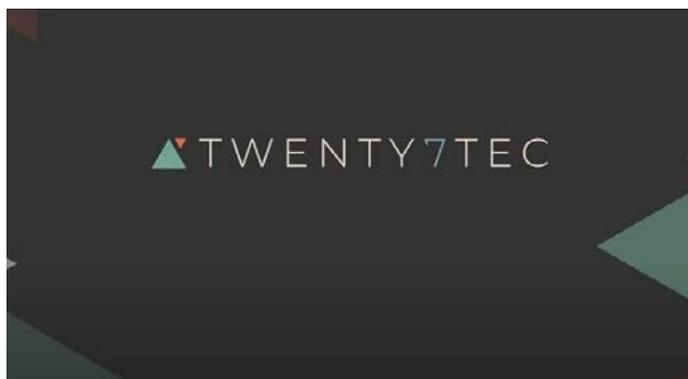
## **WHAT ARE THE BENEFITS OF THIS SOLUTION?**

Criteria Source is a cloud-based system which allows you to access your sourcing on a device and location that suits you.

- Accurate sourcing
- Criteria sourcing
- Real-time product updates
- Device / system agnostic
- Advanced results filtering
- ESIS illustration production
- API integration or stand-alone

## **WHAT SUPPORT IS AVAILABLE?**

Twenty7Tec have produced a demo, user guide and FAQ document. You can access these resources below.



[Watch the Criteria Source demo](#)

[View the user guide](#)

[Read the FAQs](#)

**Simon Breakspear**  
**Member Services Director**

# SIX WAYS OUR ONLINE SERVICE MAKES IT EASIER TO DO BUSINESS FROM HOME



Working from home has fast become the new reality for many of us. But things probably feel anything but normal just now.

That's why we wanted to give you some practical hints and tips that we hope will be helpful as we all adjust to new ways of working.

As many of you know, our online service provides a quick and efficient way of submitting applications. In fact, in February, 98% of our Personal Menu plans were submitted online. But for those of you that don't use it, or haven't for a while, here are six ways our online service makes it easier to submit applications when you can't meet your clients face-to-face.

## 1. ACCURATE INDICATIVE DECISIONS

Use our pre-sale underwriting tool to get fast and accurate indicative decisions. You can check things like family history, occupation, hazardous pursuits and a range of medical conditions that could impact your client's application. It's available online 24/7, so you can use it whenever it suits you. And when you're logged in, you can move between our pre-sale tool and quote and apply system seamlessly – making your online journey easier.

## 2. TOTAL FLEXIBILITY

Our 'send to client' feature means you can complete an online application yourself or send it to your clients to complete all or some of the medical questions, at a time that works for them. You can use this option at any point in the application process. And our tracker means you can see where they are with their application. You can also click in to view it, so if your client is stuck on a particular section, you can guide them. And it's always you we inform of the final decision, giving you complete control.

## 3. EASY ACCESS TO QUOTES AND APPLICATIONS

Use our online dashboard to quickly access all your quotes and applications. You can see which plans need start dates and you can add or amend dates before a plan goes live. You can also see the impact start dates will have on first payment amounts, as well as when premiums will be collected – helping you set client expectations.

## 4. HANDY CHANGE OF ADDRESS TOOL

Add or amend a client's future address details or make an immediate address change at any point before a plan starts. And we'll send your clients an email to let them know.

## 5. CHECK THE IMPACT OF FURTHER DISCLOSURES

Assess the impact of any further disclosures during application completion by using our estimated decisions feature. By encouraging your clients to provide as much detail as possible, it can help reduce the chance of us needing to request further medical information from them or their GP.

## 6. FEWER UNDERWRITING REFERRALS

Our smart rules engine means your clients are asked targeted questions so cases are less likely to be referred to our underwriters. You can be certain the indicative decision for the condition you checked pre-sale, will be the same as the final underwriting decision for that condition. This means more instant decisions.

If you need any additional help with our technology, our business support unit is your one-stop shop for help with our online support services, as well as best advice systems and portals.

To get in touch email [bsu@royallondon.com](mailto:bsu@royallondon.com)



# PRIMIS EVENTS

---

**DURING MAY AND JUNE THE PROPOSITION TEAM TOOK ON THE CHALLENGE OF DELIVERING SOME FANTASTIC WORKSHOP EVENTS VIA ZOOM FOR OUR BROKERS.**

In May Dominic Hodge and Donald Fraser educated our Embrace colleagues on the mortgage market, working with our top lenders to bring new market conditions to life. Almost every single Embrace adviser attended and benefited from some excellent content.

In June Minty Hoare and Nicky Hemmings ran seven protection workshops seeing over 500 advisers in a virtual world with some fantastic protection partners. Great content and a real education.

Well done to all of the team who delivered fabulous performances worthy of significant PRIDE.

## **ONE STEP ONE LEAP**

Our Regional Sales Conferences entitled “One Step, One Leap 2020” have been running during early July, with two further dates at the end of August too.

So if you’ve not already attended and enjoyed the business updates, market news, regulatory and proposition changes, register now on Training Matters for:

**TUESDAY 25 AUGUST – NORTHERN IRELAND AND/OR  
WEDNESDAY 26 AUGUST – SCOTLAND**

To see all upcoming virtual events please refer to our **dedicated section on LEMONADE**, and check **Training Matters** as well.



# PRIMIS TEAM IS HERE TO SUPPORT YOU!

**IN THESE UNPRECEDENTED TIMES, WE ARE ALL LEARNING HOW TO DO THINGS DIFFERENTLY.**

Here to you can see PRIMIS employees coming together on regular Zoom calls with the Exec Team to ensure we all continue to provide cohesive, world class service to you.



## **BROKER SERVICES**

For queries on agency codes or applications

**brokerservicessupport@primis.co.uk**

## **COMMUNICATIONS**

For queries on receiving emails from PRIMIS

**communications@primis.co.uk**

## **COMPLAINTS**

For updates on complaint cases or to report any complaints

PTFS – **complaints.solihull@primis.co.uk**

FC & AMF – **mbcompliance@lslps.co.uk**

## **COMPLIANCE POLICY**

For guidance on our policies, please contact your ASM or email **compliance@primis.co.uk**

## **CUSTOMER OUTCOMES REVIEW TEAM**

For queries on case checks

Chippenham –

**customeroutcomesreviewteam@primis.co.uk**

Solihull – **cortsolihull@primis.co.uk**

## **DATA PROTECTION**

For GDPR or data protection related queries or data subject access requests

**dpo@primis.co.uk**

## **FEES**

For commission related queries

**fees@primis.co.uk**

## **FINANCIAL CRIME**

For AML, ID, CDD, Suspicious Activity Reports info email **mlro@primis.co.uk**

For guidance, ongoing case updates, or application queries email **investigations@primis.co.uk**

## **FINANCIAL PROMOTIONS**

For approval of client-facing marketing materials, including social media

**financial.promotions@primis.co.uk**

## **IT HELPDESK**

For IT queries and Toolbox errors

**it.support@primis.co.uk**

## **PRODUCT DESK**

For panel queries about lenders, providers from criteria or trouble placing a case

**experts@primis.co.uk**

## **TRAINING**

For training course queries

**training@primis.co.uk**

# MARKETING ACTIVITY



JUNE  
2020\*

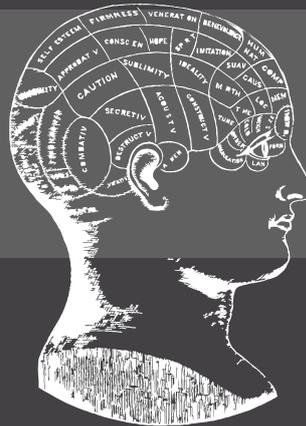
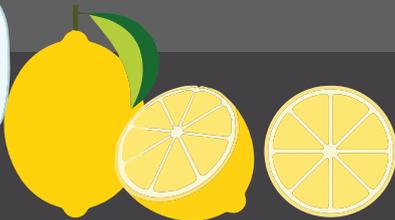
# PRIMIS.

MORTGAGE NETWORK

WE DON'T JUST COLOUR IN!



37,464 visits  
TO LEMONADE



45 KNOWLEDGE BANK  
UPDATES

VOLUME OF BROKERS TRAINED

6852

INDIVIDUALS

attended virtual PRIMIS  
training sessions



7643

PRODUCT DESK  
EMAIL QUERIES  
ANSWERED

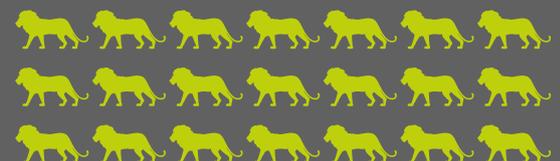
155 WEBINARS  
DELIVERED ACROSS  
THE PRIMIS  
NETWORK...



VIDEOS RELEASED

DIGITAL  
BUSINESS  
CARDS

X 21



\* Figures from 1 April - 30 June 2020

P.R.I.M.I.S

CURRENTLY APART BUT STILL TOGETHER.

**PRIMIS.**

MORTGAGE NETWORK

[primis.co.uk](http://primis.co.uk)