

# PRIDEPRESS.

JULY 2020

WWW.PRIMIS.CO.UK



## WHAT HAVE PRIMIS BEEN DOING DURING COVID?

WE HAVE BEEN BUSY DURING LOCKDOWN. READ ABOUT EVERYTHING THAT HAS BEEN HAPPENING.

## UPCOMING TOOLBOX PROJECTS

LEARN ABOUT THE THREE KEY TOOLBOX PROJECTS THAT ARE CURRENTLY UNDERWAY.

## TOP TIPS FOR PACKING CASES

NOW IT IS MORE IMPORTANT THAN EVER TO GET THINGS RIGHT FIRST TIME.

# SEE WHAT PRIMIS HAS BEEN DOING DURING THESE UNPRECEDENTED TIMES

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**EARLIER THIS MONTH WE REVEALED THAT THE NUMBER OF APPLICATIONS WE RECEIVED BETWEEN APRIL AND JUNE WAS UP 30% COMPARED TO THE SAME PERIOD IN 2019.**

So far during the UK-wide lockdown, we have appointed 134 new advisers and 28 new Appointed Representative (AR) firms as we continue to solidify our position as the Network of choice for brokers. Currently, there are 300 applicants hoping to join the Network. This is fantastic news and testament to the Network that we have built together.

The coronavirus crisis has been tough on households and businesses up and down the country. During this time of uncertainty, our key focus has been to support you and ensure that you are in pole position to help your customers with their financial needs. Keeping you updated and informed on the multiple changes in the market and our proposition has been key, and ensuring you continue to feel supported and safe is also of paramount importance.

It has also been fantastic to see your engagement increase during lockdown:

## **VIRTUAL TRAINING SESSIONS**

Compared to before the coronavirus outbreak, the average number of advisers who have attended PRIMIS' virtual training sessions has increased by 40% since April; the sessions have attracted 6,852 attendees over 155 sessions in total since we began delivering workshops virtually.

Sharing best practice has always been at the heart of the Network ethos and something we encourage across PRIMIS within every area of market specialism, geographical region, and at every meeting.

It has been hugely encouraging to see even more advisers engaging with training and development sessions now that these have moved online. This will be something we look to continue with post-crisis, to make sure that you can access the relevant support wherever you are in the UK, effectively and efficiently.

## **LEMONADE**

The interest in 'Lemonade' has been enormous and we hope that after using the resources available on the site, advisers have felt more informed, motivated and inspired. A total of 37,464 visits have been recorded on 'Lemonade' since its launch in mid-April.

This site remains available to brokers 24/7 and is updated daily to ensure it includes the most up-to-date information. **Access it here.**

## **PRODUCT DESK**

Our Product Desk – which is available to assist you with a variety of queries regarding mortgages, protection, general insurance (GI), and digital systems – has received 7,643 queries from brokers between April – June.

This marks a 42% increase on the average number of queries the desk typically receives from advisers in any given three-month period during 'normal' market conditions (5,400).

The team have continued to deliver a phenomenal job in supporting you with a whole variety of queries during the pandemic.

We hope that you will continue to make the most of the team's expertise long after the crisis, to help secure positive outcomes for your customers. You can contact the team at **experts@primis.co.uk**.

Just a few of the reasons that we're proud to be PRIMIS !

**Toni Smith**  
**Chief Operating Officer**

# Enhanced Children's cover designed for clients starting or growing their family

Our Life and Critical Illness with enhanced children's cover is here to help you protect more clients who are planning to start or grow their family, or who are after more comprehensive cover for their existing children. This builds upon the cover included through our standard Life and Critical Illness policy, with added cover for children and support for pregnancy. This gives your client peace of mind that they'll be covered against more scenarios that might affect them and their family.

Through the enhanced children's cover, we'll cover your client's children for all of the conditions covered under our standard children's cover plus an additional 10 child specific conditions as listed below.

- Cerebral palsy
- Child diabetes type 1 – requiring permanent insulin injections
- Child intensive care – requiring mechanical ventilation for 7 consecutive days
- Cystic fibrosis
- Down's syndrome
- Edward's syndrome
- Hydrocephalus – treated with the insertion of a shunt
- Muscular dystrophy
- Patau syndrome
- Spina bifida

To offer more comprehensive cover for your clients, with enhanced children's cover we'll pay an increased amount – the lower of 50% of cover or £35,000 (Our standard children's cover pays the lower of 50% of cover or £25,000).

If we pay a child's claim under one of the enhanced children's cover conditions, or one of the full payment conditions, then that child is no longer covered by the policy

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

Visit: [LV.com/adviser/critical-illness](https://lv.com/adviser/critical-illness)

Call: 0800 032 4219

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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## Support for pregnancy

We know when your client is pregnant or looking to start their family it's an exciting time for them, but that they might need added support along the way. For these clients, we offer access to support services that they can use from the moment they take out their policy that can help them throughout their pregnancy.

We also offer a £5,000 payment which is in addition to their amount of cover on the policy. This is paid if your client suffers one of 6 listed pregnancy complications.

The client will not be covered if before the policy starts they had, or were aware they were at an increased risk of suffering from the pregnancy related complication they are claiming on.

## Comprehensive cover for your clients

It's important to remember that your clients will also continue to benefit from the features included with our standard Life and Critical Illness cover.

## 87\* conditions covered including:

- 49 Full payment conditions
- 38 Additional payment conditions\*  
Lower of 50% of cover amount or £30,000  
\*20 of these additional payments are covered under 1 additional payment condition 'Less advanced cancers'.
- 17 Enhanced claim payments  
Lower of 200% of cover amount or £200,000



# COVID casts a whole new light on ‘protecting income’ – for both clients and advisers

**Carl Heard**  
**National Account**  
**Manager**



The COVID-19 outbreak has clearly brought the issue of financial resilience into the spotlight.

Press headlines have repeatedly commented how the sudden change in circumstances has exposed the financial fragility of millions of workers, as they suffer significant drops in income or earnings have stopped altogether.

So, against this backdrop what are the prospects for protection advice and take up. Out of adversity, might protecting income rise to the fore?

## The changing view of income

For some, the ‘it won’t happen to me’ reaction towards protection may have changed from a distant and intangible concept into a much clearer viewpoint.

In such times, we’re more conscious of our daily outgoings, and our dependents. Your clients are now appreciating the real value of their most valuable asset (after health)...their income.

Many people’s outgoings have become uncluttered whilst we have been in lockdown, with the removal of ad hoc luxury spends such as going out, and holidays. Their bank statements over this period will also give a clear picture of what their base level outgoings are.

Making this a perfect time to talk about taking protecting income.

## Income in life and in death

When we talk about protecting income, we should also think not just about the client themselves, but also their families. Protecting a household income becomes just as important when that income is removed due to death as well as illness.

Many clients may have taken out life insurance to protect their mortgage payments and to help keep the roof over their loved ones, should the worst happen and they pass away. However, in this situation, even if the mortgage is paid off the bills don’t stop. Their regular living expenses continue, which may leave loved ones / family members exposed and financially vulnerable.

Talking to your clients now about Family Income Benefit as well as Income Protection is where you can ensure they have a complete Protection Portfolio – protecting them against a range of risks and giving them more peace of mind.

And as we transition fully out of lockdown (and again able to spend money on luxuries such as holidays and nights out), clients will have had time to adjust their disposable income to accommodate that new much needed policy premium.

## Making that Protection Portfolio affordable

LV= are income specialists and we have a fantastic range of sales aids, tools for advisers and suggestions on how to help grow your business.

Protecting income at LV= doesn’t need to be expensive with lower cost options available such Budget Income Protection or Budget Personal Sick Pay.

Our Flexible Protection Plan, which includes our Critical Illness cover, Life insurance and Family Income Benefit, is the only menu plan in the market offering specialist income protection. Because it is a menu, your client will benefit from just one application, one set of underwriting and one direct debit.

To find out more about the LV= protection proposition, please visit [LV.com/adviser/protection](https://www.lv.com/adviser/protection), contact your LV= account manager or call us on [0800 032 4219](tel:08000324219).





# MORTGAGE INTRODUCER AWARDS

THE MORTGAGE INTRODUCER AWARDS ARE BACK AND THE  
NOMINATIONS ARE OFFICIALLY OPEN!

## BROKER CATEGORIES

The broker categories are great opportunities to get recognition for your business, whilst gaining brand exposure to thousands of Mortgage Introducer readers across the UK.

[NOMINATE YOUR FIRM HERE!](#)

## SUPPORT PRIMIS

We would love to bring home the 'Mortgage Network of the Year' trophy for a second year in a row! Please nominate PRIMIS for 'Mortgage Network of the Year' to secure our place on the longlist.

[NOMINATE PRIMIS HERE!](#)

Thanks in advance for your support!

[#PROUDTOBEPIMIS](#)

# TOOLBOX RELEASE – JULY

THE LATEST TOOLBOX RELEASE SUPPORTS TOOLBOX ENHANCEMENTS AND MODIFICATIONS IN RESPONSE TO BROKER FEEDBACK. THIS MONTH 48 DEVELOPMENTS HAVE BEEN COMPLETED FOR THIS RELEASE. HERE ARE THE KEY UPDATES WE'VE MADE:

- It's now even easier to look up clients' addresses
- You can find clients via contact numbers more easily
- Amending or adding advisers to clients' partners reduces re-keying
- Adviser name fields are now consistently ordered to reduce errors
- Video client calls are now an option on the fact find front cover
- Paper fact finds are available in the Document Library
- You can specify lenders within the fact find for clients' defaults
- You can now record if a BTL is regulated or non-regulated for reporting purposes
- Dual deferred can now be quoted within integrated SolutionBuilder
- View provider's non-medical underwriting limits at quoting stage with SolutionBuilder
- Reports can be downloaded as PDFs and found via ID numbers

The screenshot shows the 'Contact Details' form. It has two input fields: 'House/Flat Name or Number\*' with the value '60' and 'Postcode\*' with the value 'WS1 2BZ'. Below these is a 'Find Address' button. A dropdown menu is open, showing 'Choose Address ...' and a list of suggestions, with '60 The Crescent, Walsall, WS1 ...' selected.

The screenshot shows the 'Report' form. It has a 'Report Name' field and a 'Report Format' section with three buttons: 'CSV', 'EXCEL', and 'PDF'. Below this is an 'Extra Info' section with 'From Date' and 'To Date' fields. At the bottom, there are 'Run Now' and 'Schedule' buttons, and 'Create' and 'Cancel' buttons.

The screenshot shows the 'Search' form. It has a search bar at the top. Below it are several input fields: 'Forename:', 'Surname:', 'Advisor No:', 'Unique Advisor Id:', 'Branch Name:', 'Unique Branch Id:', 'Branch No:', 'Branch Postcode:', 'Branch Type:', 'Regional Sales Director:', 'Region:', 'Network:', and 'Supervisor:'. There is also an 'Include Non Active:' checkbox. A 'Search' button is at the bottom right.

[View a full list of the developments here.](#)

**SIMON BREAKSPEAR**  
MEMBER SERVICES DIRECTOR

# TOOLBOX PROJECTS

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I'M DELIGHTED TO UPDATE ON THREE KEY TOOLBOX PROJECTS THAT ARE CURRENTLY UNDERWAY TO ENHANCE YOUR TOOLBOX EXPERIENCE.

## TWO FACTOR AUTHENTICATION (2FA)

The two factor authentication roll-out is underway. Following a successful pilot, we are now rolling Google Authenticator out in a phased approach. We will write to you to let you know when this will be made available for your firm.

Aside from the obvious loss, harm and distress this causes to customers, firms are also at risk of being the victim of fraud themselves. Businesses who are compromised also face a period of disruption whilst the intrusion is investigated and systems are made secure. Potentially they



Here's a reminder of why this software is so important:

There have been several instances where network brokers have been targeted by e-mail intercept fraud where criminals infiltrate systems and email exchanges to defraud customers of significant amounts of money.

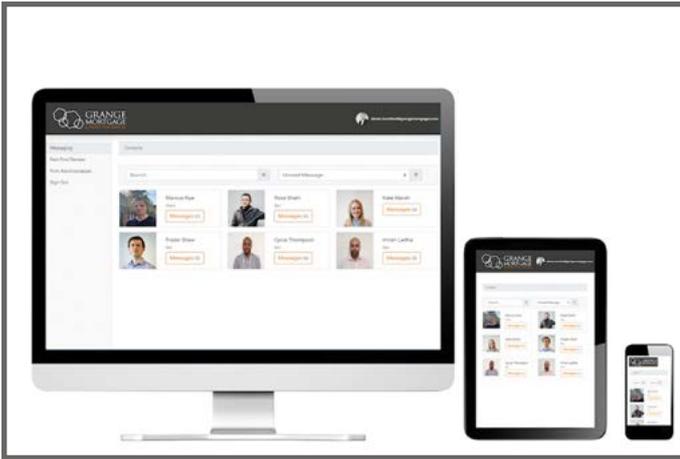
The purchaser is sent a plausible email that claims to be from their broker, containing bank details to which the recipient is advised to send the deposit for the house purchase. The bank details are genuine, but belong to the thief – the victim has just given away their deposit.

can become the subject of complaints or even litigation by customers who are either victims of fraud or have their data stolen.

These types of crimes normally start via a simple email Phishing attack or by criminals exploiting weak passwords on web-based systems.

To help defend against these types of attack businesses can use two factor authentication (2FA) which adds an additional layer of security to your email and applications. 2FA provides a way of 'double checking' that you really are the person you are claiming to be when you're using online services, such as banking, email, or social media. It is freely available on most major online services.

## CLIENT PORTAL



We are delighted to share a sneak preview of your new client portal, coming soon!

The portal will provide you with:

1. Instant chat facility
2. Secure file transfer
3. Mini fact find
4. Fact find summary
5. Notifications
6. White labelling options
7. A platform that can be used on multiple devices
8. Easy access

Watch the functionality in **action here!**

We will be piloting the client portal over the next month with a view to launching soon after.

## INTEGRATED EXPERIAN

As previously announced, we are in the process of integrating a new electronic identification (EIDV) solution, provided by Experian into Toolbox for all users. The solution will make it easier for you to complete verification of identify directly through Toolbox.

The change will deliver an aligned electronic approach across the PRIMIS entities and will provide better functionality and slicker performance than the existing applications.

Advantages for AMF and FC brokers:

- Integrated check and results report in Toolbox
- No double keying clients' details
- No requirement to save / print / scan the results report and attach to Toolbox
- Quicker and easier ID check, taking less time to perform
- A new address look up system to improve address verification and formatting

Advantages for PTFS brokers:

- No requirement to obtain a passport or driving licence from the client to run the check
- A new address look up system to improve address verification and formatting

We are currently working with Experian on the integration and we're on schedule to launch this during August after which the stand-alone Experian portal will be phased out. Look out for more information coming soon!



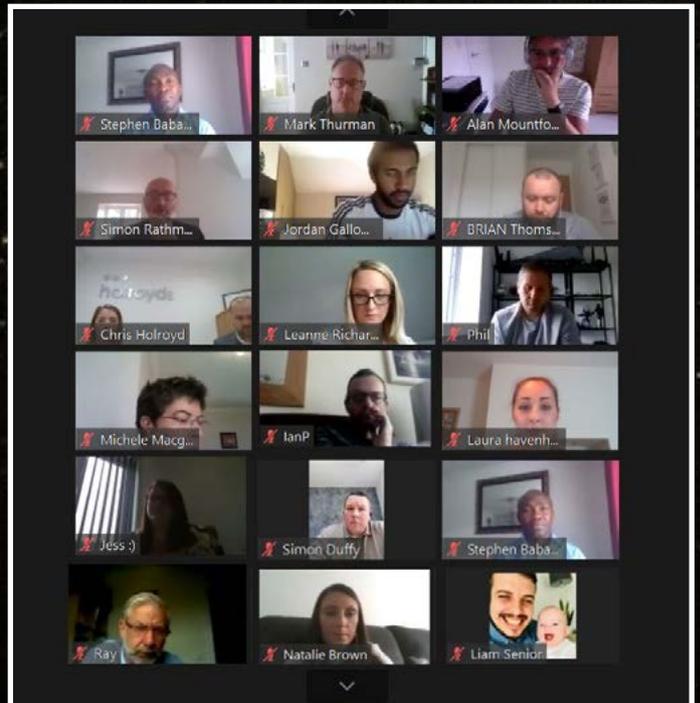
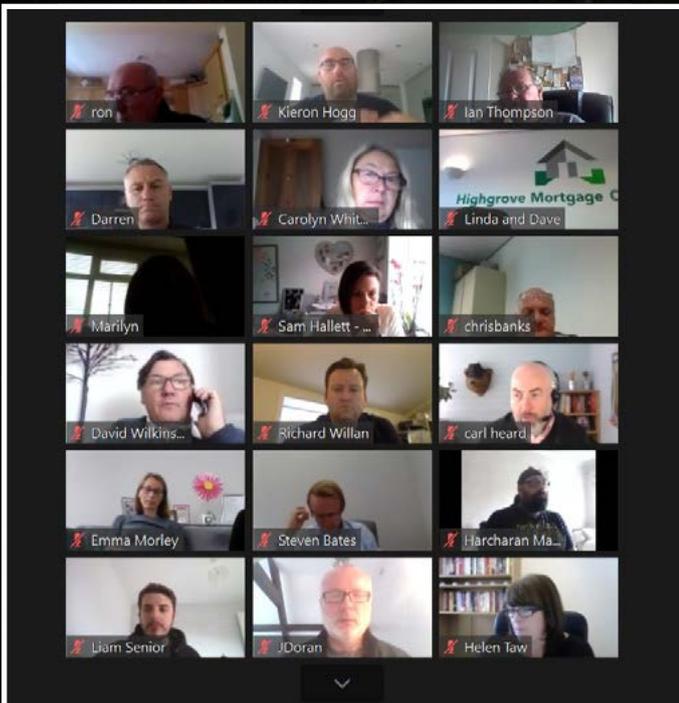
As a result of this change, we will not register any new users on the Experian stand-alone system after 31 July 2020. Any advisers who have not registered for the stand-alone Experian system will still be able to request an electronic check via the Financial Crime Prevention if they have cases where traditional, paper-based documentation is not practical. Such requests can be made by e-mail to [mlro@primis.co.uk](mailto:mlro@primis.co.uk).

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

# OUR ONE STEP ONE LEAP CONFERENCES

OUR REGIONAL SALES CONFERENCES ENTITLED "ONE STEP, ONE LEAP 2020" HAVE BEEN RUNNING VIA ZOOM DURING EARLY JULY, WITH TWO FURTHER DATES AT THE END OF AUGUST TOO.

We had an excellent "turn out" at North East, Midlands, North West, South West and South East meetings with over 700 attendees and some very positive feedback, thank you.



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**

A guide on how to book can also be **found here**.

To see all upcoming virtual events please see our dedicated section on **the Lemonade site** and check the **Training Matters page** too.

**KNOW ABOUT AN UPCOMING VIRTUAL EVENT YOU'D LIKE TO SHARE?**

E-mail us at **communications@primis.co.uk** and we'll include it here.



**AT PRIMIS, THE SKY IS NO LONGER THE LIMIT.**

**IF YOU'RE  
OFFERED A SEAT  
ON A ROCKET SHIP  
DON'T ASK WHAT SEAT  
JUST GET ON**

# TOP TIPS FOR PACKING CASES

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**NOW THE MORTGAGE MARKET IS BACK WITH A BANG IT'S MORE IMPORTANT THAN EVER TO GET IT RIGHT FIRST TIME.**

As major lenders struggle with a sharp rise in capacity, challenging service issues due to COVID and an array of payment holidays, and historical valuations backlog – you need to ensure your cases are complete from the outset to get them through the system swiftly.

Our top tips for helping lenders get your cases through are:

Check with the lender on their specific requirements. These may have changed recently so make sure you know what they are. You can do this in a number of ways:

- You can call our Experts Team on 0121 767 1065 or email them at [experts@primis.co.uk](mailto:experts@primis.co.uk),
- You can visit the lender website, or
- You can contact the lender's BDM.

Make sure you know what documents you need to submit, particularly where your customer is self-employed. Again, these requirements may have changed recently so ensure you know what you need to provide in order to get the case through first time.

Use the online tracking system provided by the lender to check the progress of your case. This will provide an easily accessible reference point and will be much more efficient than phoning or emailing the lenders' busy customer servicing facility.

Be aware of the lender's service levels by checking their specific intermediary pages. This will enable you to set your customer's expectations realistically and avoid unnecessary frustration.

Double-check your case is complete before submitting thus preventing avoidable delays.

**Visit our COVID-19 page** with lender service updates.



# PRIDE CORNER

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We are delighted to announce that **Joe Daniels** of **Nouveau Financial Limited** is a finalist for a **British Mortgage Award 2020**. Joe has made it through to the final three entrants for “**Business Leader: Broker (fewer than 10 advisers)**” category.



**CONGRATULATIONS JOE AND GOOD LUCK!**

# GUARDIAN FINANCIAL

Guardian Financial Services ran a campaign throughout Q2 encouraging advisers to revisit existing customers. They recommended advisers review their customer's protection needs in light of the current circumstances.

FOR ADVISERS ONLY

## HAS COVID-19 CHANGED CUSTOMERS' ATTITUDES TO PROTECTION?

The post-coronavirus world is very different from the world we were living in just 3 months ago. We've never experienced a health and economic crisis like this before. Our recent adviser survey looked at the impact on the protection market.

### Willingness to talk



### Looking for protection

Advisers are seeing customers proactively contacting them to discuss protection.



### Focus on protection sales

As income streams slow down elsewhere, advisers are looking to protection as the alternative.



Survey powered by Survey Monkey of 421 advisers by Guardian, from 14 April to 30 June 2020.

**GUARDIAN** 1821

[adviser.guardian1821.co.uk](http://adviser.guardian1821.co.uk)

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CFS A.02.69 0720

To support this, Guardian delivered webinars to over 2000 advisers and asked them to complete a short survey afterwards. Using these results they produced an infographic which summarises the results of the survey, and provides some really useful insight into the opportunities for protection advice at this time.

**Tommy Leitch from Insight Private Finance** has won a prize draw as a result of completing the Guardian survey. Upon winning he commented:

“Very surprised and happy to win these vouchers. I never win anything like this but very happy to have won off the back of the survey completed after our Q2 webinar with our regional account manager Hayley Young (who is brilliant).

I am sure the wife will put them to good use.

I really am glad that we have access to Guardian and the quality of their proposition in general, but more specifically it's the standard of cover they bring to the table and how comprehensive they have made the policy.

I like how there are a variety of ways to arrange cover which really helps tailor a bespoke high quality solution to many of my clients. I also have an extra liking to Guardian as they have actually paid out on a critical illness claim for a client of mine which makes me feel very reassured and the process was simplistic and fast for the client which was great.

In summary I will certainly continue to recommend Guardian where appropriate regardless of this little win”.

Congratulations Tommy!



# WHAT HAVE WE BEEN UP TO IN JULY?

Each month we've shared a new infographic with you, packed with stats!

Missed one? [View all](#) of the infographics on our blog.



# YOU LEARN SOMETHING EVERY DAY

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**OUR OWN PRIDE MEMBERS – THE TRAINING TEAM – HAVE WORKED TIRELESSLY OVER RECENT WEEKS TO DELIVER THE TRAINING AND DEVELOPMENT PROGRAMME VIRTUALLY. TO DATE, THEY HAVE RUN 69 COURSES AND TRAINED 997 PEOPLE DURING JUNE AND JULY ALONE.**

They cover the following topics;

- New adviser induction courses
- Protection academy courses
- Sessions for advisers wanting to increase their authorisation permissions (in Mortgages, Protection and B&C!)
- Toolbox refresher sessions
- Product development sessions
- Protection excellence and sales sessions
- Plus Toolbox sales demos for prospects looking to join the network

**WELL DONE TEAM!!!**



David Woodbridge



Kate Turner



Kathryn Lane



Alan Griffiths



Rachael Taylor



Colin Keast



Romarna Dutton

P.R.I.M.I.S

CURRENTLY APART BUT STILL TOGETHER.

**PRIMIS.**

MORTGAGE NETWORK

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