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Client

1. Decides to buy insurance

- Trigger Work
  - Suggestions of redundancy
  - No DIS or sick pay
  - Colleagues discussing their own cover
  - Colleague becoming ill and unable to work
  - HOPEFULLY some form of education from employer on the importance of insurance
  - Group Life, CIC, IP make people consider personal needs
- Trigger - Family & Friends
  - Parent dying
  - Friend being diagnosed with cancer
- Trigger - Cold Call
  - ROGUE TRADER often creates distrust in the sector
- Trigger - Life Event
  - Diagnosis of a health condition
  - Change of job
  - Having children
  - Buying a house
    - HOPEFULLY in touch with a mortgage adviser who can arrange or signpost to protection specialists
- Trigger Adverts
  - Social media
  - Post
  - TV
  - Advertising space roads, trains etc

2. Engaging Insurance

- Broker (Advised)
  - Tied Panel e.g. networks
    - HOPEFULLY have a vulnerable client policy and register
    - HOPEFULLY have processes to signpost people to mental health support if questions are triggering, either internally or through guidance of the network
    - HOPEFULLY have mental health first aiders
    - HOPEFULLY adaptive to the clients needs e.g. phone, email, complete application themselves
    - HOPEFULLY is signposted to a specialist adviser
    - Able to collect information and apply to multiple insurers, or might be single-tied
  - Whole of market
    - Might have access to specialist mental health policies
    - SHOULD have access to most insurers
    - Able to collect information and apply to multiple insurers
    - HOPEFULLY signpost to specialist advisers if needed
    - HOPEFULLY adaptive to the clients needs e.g. phone, email, complete application themselves
    - HOPEFULLY have mental health first aiders
    - HOPEFULLY have processes to signpost people to mental health support if the questions have been triggering
    - HOPEFULLY have a vulnerable client policy and register
- Aggregator
  - Higher risk of rating or decline
    - HOPEFULLY is signposted to a specialist adviser
    - Unlikely to have a vulnerable client policy
  - Removes fear of stigma and judgement
  - Unlikely to have mental health signposting services if the application process is triggering
  - No flexibility or preparation of the questions that will be asked
- Broker (Non-Advised)
  - Able to collect information and apply to insurers, will be tied or whole of market
  - Will speak to an representative who cannot give advice on the right insurance type, but can guide towards the insurer
  - Might choose the right option for their circumstances
  - HOPEFULLY receives support if GP reports are required
  - HOPEFULLY is signposted to a specialist adviser if options are unavailable
  - HOPEFULLY have team members trained as mental health first aiders
  - HOPEFULLY have processes to signpost someone to mental health support services, if the application process is too much
  - HOPEFULLY have a vulnerable client policy and register
- Direct to insurer
  - Might choose the perfect insurer for themselves straight away
  - HOPEFULLY have processes to signpost someone to mental health support services, if the application process is too much
  - Might need to repeat the details to individual insurers, if applications are declined
  - HOPEFULLY have arrangements to signpost to specialist advisers if they cannot offer terms
  - HOPEFULLY have team members trained as mental health first aiders
  - HOPEFULLY have a vulnerable client policy and register
  - Higher risk of rating or decline
- Online application no need to discuss health

3. Insurance Application

- Group Insurance
  - Awareness of Group Insurance as an employee
    - HOPEFULLY Employer and or HR department give regular reminders to employees
    - Some insurers ask for all employee emails so they can send reminders
  - Voluntary vs automatic inclusion
    - Voluntary / opt-in (UNCOMMON ROUTE)
      - More likely to have some level of medial underwriting
      - Quick cover
      - HOPEFULLY the insurer is signposting to support for personal routes, if they decline the cover
    - Automatic
      - No mental health questions
      - Quick cover
      - Can work towards addressing absenteeism and presenteeism
      - HOPEFULLY the insurer is signposting to support for personal routes, if they decline the cover
  - Awareness of Group Insurance as an employer or position of key influence
    - Life, Critical Illness, Income Protection
      - Within free medical underwriting
        - Cover available without the same exclusions and ratings as personal and business cover (exception might apply to CI)
        - No mental health questions
        - Fast application process
        - Lack of understanding of potential CIC exclusions
      - Above free medical underwriting levels
        - Refer to the process for personal cover
      - Specific care to ensure that the policy type does not impact upon lifetime allowance limits, which could results in significant taxation in the event of a claim
    - Private Medical Insurance
      - not my area of expertise
- Personal and Business Insurance
  - Life Insurance, Critical Illness Cover and Income Protection
    - Medically underwritten
      - GPR
        - Usually at least 4 weeks turnaround, experience of this being over a year with some GPs charging tiered pricing for quicker completion
        - Experience of GP reports being wrong and need to be corrected and also times where the client has not had their health correctly explained to them
        - Timeframes for turnaround
        - Advisers are sometimes left to explain medical conditions to people, who have not been told everything by their GP
        - HOPEFULLY additional support to guide how to correct errors in GP reports
        - HOPEFULLY signposted to additional support if someone learns that their health condition is stronger than they realised
      - Nurses screen
        - White coat syndrome and other concerns such as a fear of needles
        - Need to repeat/relive answers
      - Enhanced medial underwriting
        - In-house underwriting
          - Timeframes for turnaround
        - Teleinterview
          - Need to repeat/relive answers
      - Immediate postponement or decline
        - Adviser able to challenge decision
        - GP report may need correcting
        - HOPEFULLY signposted to a specialist adviser
      - Straight through application, standard terms
        - Might not be the best terms available
        - Most positive experience, but will have potentially triggering questions, as will other routes
      - Straight through application with price increase or an exclusion
        - HOPEFULLY a sensitive conversation over why the non-standard terms have occurred
    - Non-Medically Underwritten (Personal Cover)
      - No need to discuss mental health history
      - Usually standard to have a mental health exclusion
      - Usually renewable, can be cancelled or terms/price changed by insurers
  - Travel Insurance
    - Not my specialism, will need to consider more
  - Private Medical Insurance
    - Not my specialism, will need to consider more

4. Existing Customers and Claims

- Value Added Services
  - Bereavement Support
  - Mental health support services
    - LIMITATIONS to mental health support service e.g. will only support mild symptoms and conditions
  - Second medical opinion services
  - 24/7 GP appointments
  - Fitness programmes
  - Nutrition advice
- Claims
  - Personal and Business
    - HOPEFULLY follows the PDG Funeral Pledge and Claims Charter
      - PDG - Funeral Pledge
        - Insurers pay the funeral costs to the funeral home if the claim is being delayed by probate, to prevent families entering into debt for the funeral
      - PDG - Claims Charter
        - Intermediaries are notified of claims to offer support and to ensure that future contact to a deceased's next of kin does not occur
        - Telephone support and the ability to allow digital processing of documentation
        - A dedicated contact to support the claimant
        - Contact must be within set timeframes
        - No-one can be turned away from a claim, by another other than a member of the Claims Team
        - Money paid within 72 hours of claim being approved
  - Group
    - Employer, insurer and employee work together
      - Employer's HR Support
      - Employer's Legal Support
      - Income Protection
        - Employer usually receives wage
        - Employer continues to pay the employee as usual
        - Rehabilitation services
          - Timeframes range from a couple of days to instigate support, to over 6 months