OLPC Training

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

For Training purposes only – The data used in this document is not real and intended for illustration purposes only

This is not a consumer advertisement – it is intended for professional use only and should not be relied upon by private individuals or any other persons

Legal & General

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.
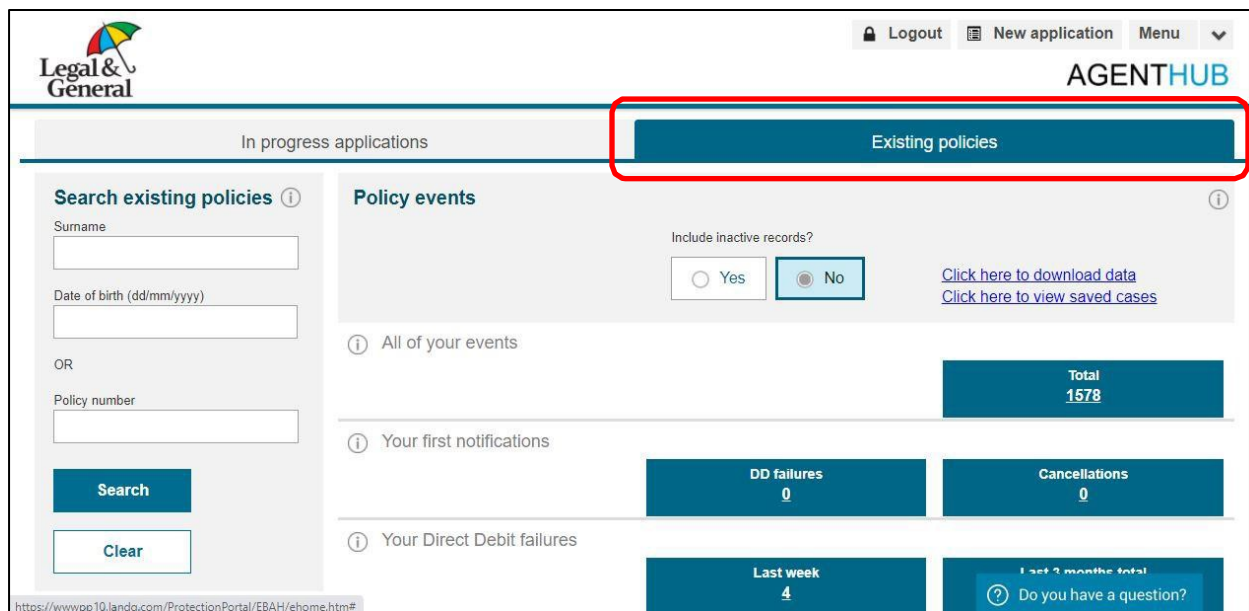
The Existing Policies tab can be found on the homepage of Agent Hub
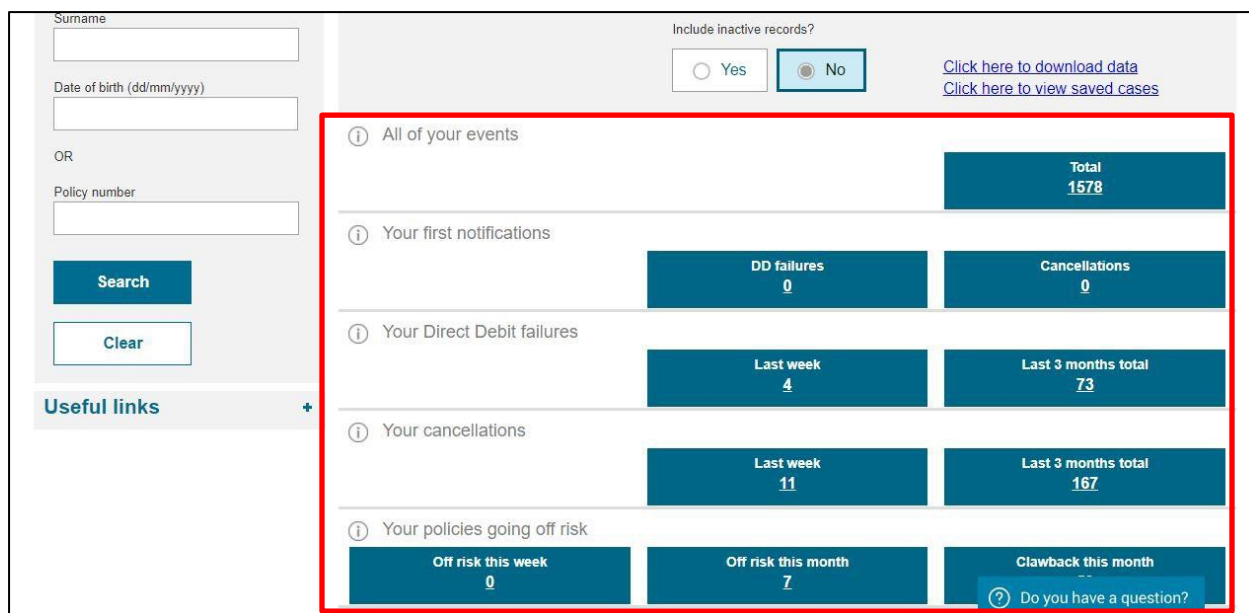
This screen will show you events that have occurred on a policy such as a 'Direct Debit failures' or 'cancellations'. You can search for these events in more details by clicking into the corresponding box.

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.

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.

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.).

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.

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.

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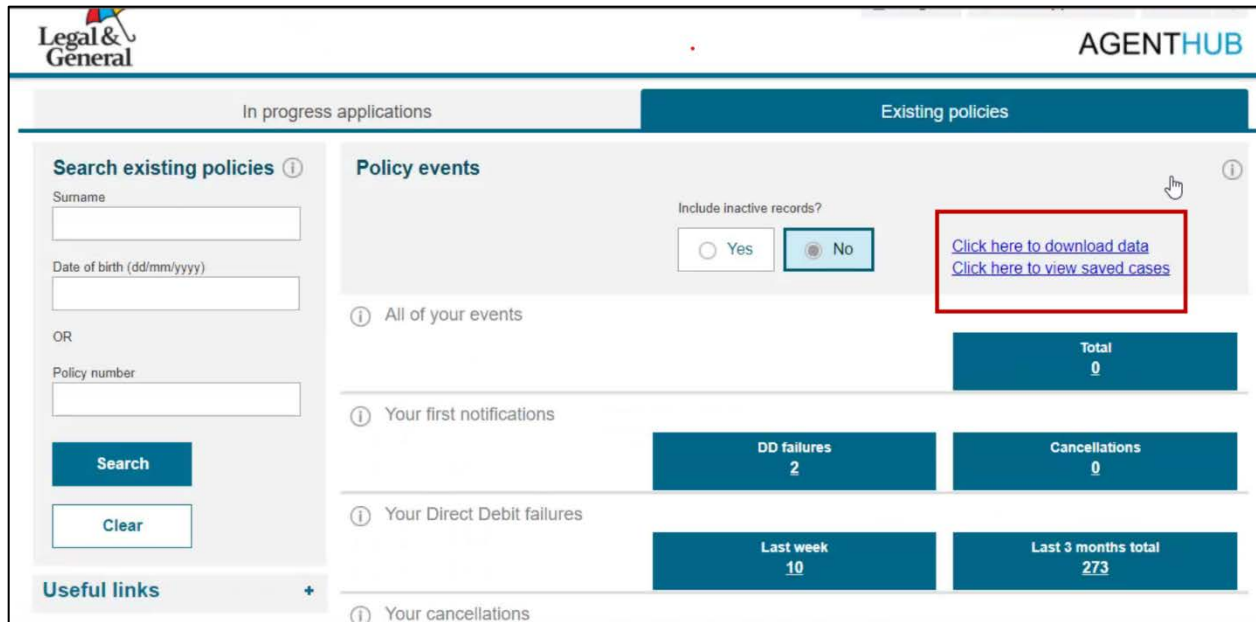
Going back to the home screen of EBAH there may be some other tools you can utilise:

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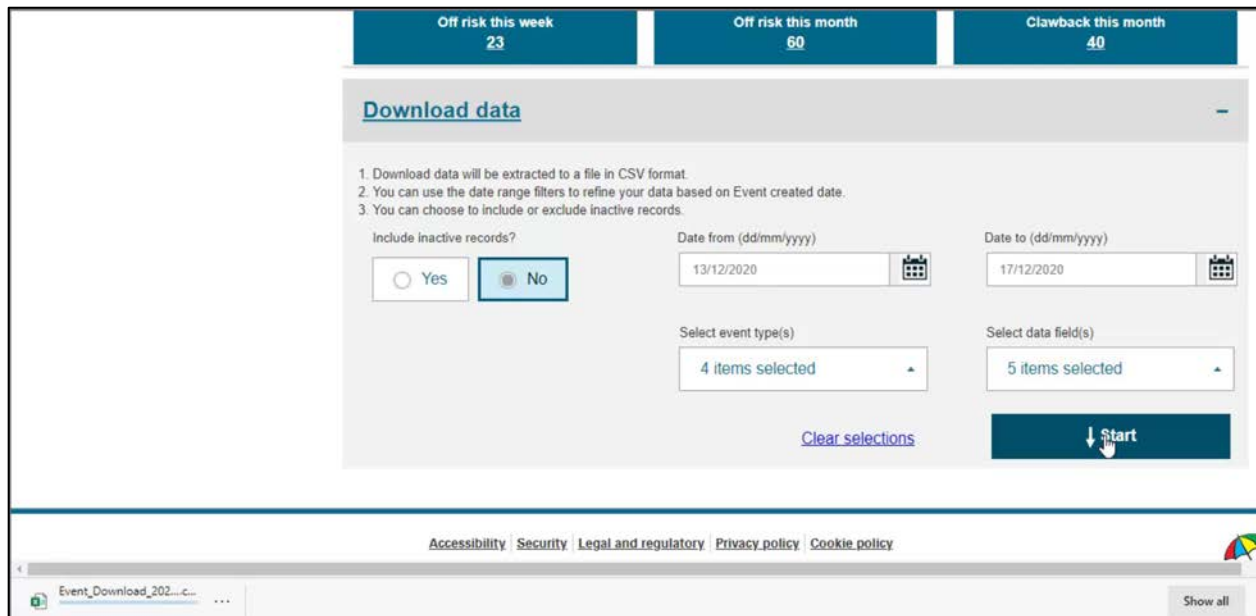
This new section gives you multiple options before you download any data.

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.

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.

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

Legal &
General