

Quote and on risk process

A how to guide



Signing up

Getting started

Registering to use our online quotes system requires you to sign a terms of business agreement (TOBA) for Group Protection business. This can be downloaded from our [website](#).

What do you need to do?

If you're the first user to an account, you are automatically nominated as an adviser administrator. In this instance, some of the registration process is completed for you and you'll be sent an email with a link to complete this yourself. To complete your registration, you'll need an AIG agency reference which you can get from our sales support team - just give them a call on 0330 303 9978.

All other advisers

All other users wishing to register will need to do this through the [website](#). To access the registration, click login and refer to the section titled 'Adviser'. The form is quick and simple to complete - it should only take you about a minute.

The screenshot shows the 'Advisor Registration' form on the AIG website. The 'Security details' section includes fields for Username, Create Password, Confirm password, Email Address, and Confirm Email Address. There is a link 'I already have an AIG account' next to the Username field. Below this is the 'Memorable Information' section with two questions, each with a dropdown menu and an answer field. The 'Registered FCA Details' section has a field for Organisation FCA reference number. A 'CONTINUE' button is at the bottom right. A note at the bottom states 'Fields marked with an asterisk (*) are mandatory.'

The screenshot shows the 'Advisor Registration' form on the AIG website. The 'Agency Details' section includes a note about FCA Reference number and a link to contact the agency administrator. There is a field for 'AIG agency number' with an asterisk. A note at the bottom states 'Fields marked with an asterisk (*) are mandatory.' There are 'BACK' and 'CONTINUE' buttons at the bottom right.

The screenshot shows the 'Advisor Registration' form on the AIG website. The 'Company Details' section includes fields for 'Company name' (VIRTUAL NET (EUROPE) LIMITED) and 'FCA Registered Address' (1st Floor, Prospect House, Quarry Wood Industrial Estate, Mills Road, Aylesford, Kent, ME20 7NA). Below this is the 'Personal Details' section with fields for Title, First name, Last name, Correspondence address (with a checkbox for 'different to the above'), Phone number, and Mobile number. A note at the bottom states 'Fields marked with an asterisk (*) are mandatory.' There are 'BACK' and 'CONTINUE' buttons at the bottom right.

AIG

Advisor Registration

Confirmation

Username:

TestAIG

Email Address:

Test17876@ellipse.co.uk

Organisation FCA reference number:

209569

FCA Registered Address:

1st Floor
Prospect House
Quarry Wood Industrial Estate
Mills Road
Aylesford
Kent
ME20 7NA

Telephone:

0123456

I confirm that I have read and understood the [privacy notice](#) relating to how AIG handles and stores my data:

☐

Click [here](#) to read the terms and conditions relating to this site.

< BACK

CONTINUE >

Once you have completed the registration, you will be sent a confirmation email with a link to activate your account. Then you're ready sign in to the system.

AIG

Advisor Registration

Thank You

Thank you for registering with AIG.

A verification email has been sent to you. Please click on the link contained in the email to activate your account. Once your account has been activated you may sign in.

Need help? Call us on 0330 303 9978 or email groupclientservice@aigliffe.co.uk.

A photograph of two young women sitting on stone steps. The woman on the left is a Black woman with braided hair, wearing an orange long-sleeved shirt and blue jeans, smiling broadly. The woman on the right is a white woman with blonde hair, wearing glasses, a black top, and a necklace, also smiling. They are both looking at a silver laptop held by the woman on the right. The background consists of grey stone steps.

Getting a quote online

How to use our online system

When to use the online option

You can use our online quote system for group life, group critical illness and group income protection quotes for schemes with less than 200 employees.

Any quotes for 200+ employees will be provided offline. If you've got any questions about this, just email groupquotes@aiglife.co.uk.

Creating a new quote

Once you've logged in, you'll see the home page screen - click create new quote to get started.

Linked quote

In order to get a linked quote (e.g. a registered and excepted quote), select group life as the product and then split out the excepted and registered eligibility criteria at the category screen. All you need to do is create a custom category and let us know which one is excepted. At application stage, we'll send you both a registered and excepted application form based on your quote.

It's important to follow this process to ensure all pricing, automatic acceptance limits (AALs) and event limits are correct.

Industry type

A vital part of the quote process is the 'industry type' section - it just needs to reflect the primary activity of the business.

If you need some guidance on an employer's industry type, click the question mark symbol next to the drop down box. It will take you to a dedicated page on our website that gives a full [breakdown of all the industry/activity types](#). If you'd like to check this with our team, get in touch on 0330 303 9978 or via groupquotes@aiglife.co.uk.

Why will my premium change if I use a different effective date?

The price may change to reflect those scheme members who have had a birthday in the period between the two different dates - the premium will reflect the person's updated age.

Currently insured scheme

Which product? ⁱ

	* PROVIDE QUOTE	FLEX QUOTE	* HOW MANY PEOPLE INSURED	CURRENTLY INSURED SCHEME	TECHNICAL GUIDE	PRODUCT SUMMARY
Group life ⁱ	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10	<input type="checkbox"/>	Read	Read
Death in service pension ⁱ	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Read	Read
Group life & DISP ⁱ	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Read	Read
Excepted group life ⁱ	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Read	Read
Critical illness ⁱ	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Read	Read
Sick Pay ⁱ	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Read	Read

*An asterisk indicates a field must be completed

EXIT

SAVE

NEXT >

Tick this box **only** if the group scheme is currently on risk with another insurer and you're looking to switch to AIG. If a scheme is currently insured by us, we'll contact you towards the end of the rate guarantee period with how you can get the rate review quote.

Previous medical underwriting decisions

If the scheme is currently on-risk with another provider, we need to know about any members of the scheme who have previously been declined, postponed or had an exclusion applied.

Create new quote

Help me with this page ⁱ

Client: Test Tara Quote name: Test Tara

* Has any member of the scheme ever been declined or postponed (or, if the quotation is for Sick Pay Complete, been declined, postponed or had an exclusion applied to their cover)?
[Please Select...](#) ⁱ

Claims experience:

REGISTERED GROUP LIFE

* How many claims have been paid in the last 5 years? ⁱ

* When did the scheme start? dd/mm/yy ⁱ

*An asterisk indicates a field must be completed

< PREV EXIT SAVE NEXT >

The previous decisions should only relate to the current group scheme which is in place - we don't need to know about any declines from an individual life insurance application. If there are any members who have been previously declined or postponed, an additional premium may apply. Any loadings will not be included within the quote, so for more information get in touch on 0330 303 9978 or via groupquotes@aiglife.co.uk.

Unknown absence reasons

At this stage, we only need to know about employees who are absent with serious illnesses - these will be listed on the online quote system.

* Are there any employees who are currently absent from work and have been for 1 week or longer, or who have retired early, due to any of the causes listed below?

- Cancer
- Cardiomyopathy
- Chronic lung disease / COPD / Emphysema
- HIV/AIDS
- Huntington's disease
- Kidney failure
- Liver disease
- Motor Neurone disease
- Organ transplant
- Parkinson/Alzheimers
- Unknown

[Please Select...](#) ⁱ

< PREV

EXIT

SAVE

NEXT >

If an employee is absent but you don't have the reason, select the 'unknown' option. If an employee is absent due to a condition which isn't listed, select no - we'll ask you about those employees later. It's important to state a reason wherever possible to avoid quotes being declined or unnecessary loadings being applied.

High risk countries

When completing a quote, we'll ask you if there are any employees covered by the policy who live in or travel for work purposes to countries that we consider high risk. View a list of these countries on our [website](#).

Error free spreadsheet uploads

Follow our top tips to ensure a smooth member data upload:

- Avoid errors by using an Excel spreadsheet to upload member data - it's easy to amend if you need to
- Include columns in your spreadsheet that show the country and category codes. The country code should be the two letter ISO code (e.g United Kingdom = UK) and the category codes are numbers allocated when you set up categories
- Download our [data template](#) - all the headers you'll need come pre-formatted

	Name	Date of birth	Gender	Salary	Postcode	Country	Category	Benefits	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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- All data should be included on the first tab of the spreadsheet, headers should be in row one and member data can start from row two - there's no need for password protection either, as our system is totally secure
- Avoid using formulas throughout the spreadsheet

Disclosing absentees

To disclose an absentee, you need to filter the data and select the reason for absence from the list.

[Home](#) / [Member upload data](#)

Absentees

Client: Test Quote name: Test Product: Group life

* Are there any employees who are currently absent from work due to illness or injury for 4 or more consecutive weeks, or who have retired early due to ill-health?

Yes ☐ No ☒

Please select all members currently absent through sickness from the list below. You can enter a name, date of birth or salary then clicking on the 'Filter' button. We will establish the actual causes of absence before proceeding because if there are any 'unknown' it may mean we need to decline or load a new business quote or make other assumptions at a rate review, both unnecessarily.

Filter the member list: Total Members (100)

Name: DOB: Gender: Salary: FILTER

Select	Name (optional)	Date of birth	Gender	Salary
<input checked="" type="checkbox"/>	a	01/02/1983	M	£30,000.00
<input type="checkbox"/>	b	02/02/1983	F	£30,000.00
<input type="checkbox"/>	c	03/02/1983	M	£30,000.00
<input type="checkbox"/>	a	04/02/1983	F	£30,000.00
<input type="checkbox"/>	b	05/02/1983	M	£30,000.00
<input type="checkbox"/>	c	06/02/1983	F	£30,000.00
<input type="checkbox"/>	a	07/02/1983	M	£30,000.00
<input type="checkbox"/>	b	08/02/1983	F	£30,000.00
<input type="checkbox"/>	c	09/02/1983	M	£30,000.00

1 2 3 4 5 6 7 8 9 10 > Next

100 item(s) matched your search criteria

< PREV EXIT SAVE NEXT >

Additional cover options and commission

There's no maximum commission percentage and the payment frequency option doesn't affect the premium.

Additional cover options:

☐ Group life
☐ Redundancy cover for 24 months
☐ Early retirement cover
☐ Cover beyond the cease age to age 75 subject to individual assessment

Commission and payment frequency details:

* What is your commission?
 % ⓘ

* Please select the payment frequency, please note all premiums must be paid by direct debit.
 ⓘ

[< PREV](#) [EXIT](#) [SAVE](#) [NEXT >](#)

I have an error code

Some of the common errors are highlighted above - password protection, formulas and making sure the data starts in the right row. If you'd like further support with your data upload, call the team on 0330 303 9978.

Producing a full quote

Once you've finished the quote, click the 'Produce full quotation' button so you can view it in the document store.

Terms and conditions

This page shows the key elements of the quotation.

For **new business quotes**, view the full terms and conditions that apply by clicking on 'Produce full quotation' and it will be immediately saved to our secure document store. To access it, simply return to the Home page when you are ready and click on 'Browse the document store' in the 'Documents' section.

For **rate reviews**, a quotation including the full terms and conditions has been generated and can be found in your document store.

[Technical Guide](#) [Product summary](#)

[PRODUCE FULL QUOTATION](#)

[< PREV](#) [EXIT](#) [SAVE](#)

Downloading your quote

To view the quote you've created, return to the home page and enter the document store - use the search function to find what you're looking for.

ADVISER HOME

Quote Management	Documents	Account Management
Create new quote >	Browse the document store >	Contact & address details >
Complete, vary or accept existing quotes (982) >		Password & security >
		Manage email preferences >
Scheme Management		
Update scheme membership >		
Submit inception data >		
Submit rate review >		

My Documents

Use this facility to search for a document or select 'Show all' to display all of your documents.

Keyword: ⓘ

Document type:

Show my documents only: ☒

Document created

From (dd/mm/yyyy):

To (dd/mm/yyyy):

[SHOW ALL](#) [SEARCH](#)

On-risk process

What happens after your quote?

What happens once I've received my quote?

How do I accept a quote?

If you've got a quote using our online system, you can accept it then and there. Just select 'complete, vary or accept existing quotes' on the menu and then click on 'Accept quote' from the drop down menu.

Status	Action
Issued	-- Select --
On Risk	-- Select --

Search the quote list

Search for: Show: Only my quotes Created: In the last 3 months

Your quotes

Created	Client name	Quote name	Ref	Product	Valid until	Status	Action
12/03/2021	AIG Example quote	AIG Example quote	136945/1	Group life	12/06/2021	Issued	Accept quote
11/03/2021	Test	Test		Group life		Declined	-- Select --
11/03/2021				Group life	11/06/2021	Issued	Copy & Vary quote
							Accept quote
10/03/2021				Group life	10/06/2021	Issued	-- Select --

Step one

Confirm the quote's details are correct.

Accept Quote - Summary Of Cover

Client: AIG Example quote Quote name: AIG Example quote Product: Group life

The key details of your selected quotation are shown below. If these details are correct, please click 'Next'. If not, please select 'Exit' to return to your quotes.

COVER AND COST

GROUP LIFE
Number of lives: 100
Total salary: £11,308,548
Cover extension options: None
Total benefit insured: £45,234,192
Payment frequency:
Commission: 0%
Automatic acceptance limit: £1,250,000
Total annual premium: £21,329.55

BASIS OF COVER

ALL EMPLOYEES
Lump sum: 4 x salary
Age cover ceases: 75
Number of members: 100

EXIT

NEXT

Step two

Next up is confirming the company's details. If you're having trouble finding the company, click 'I can't find my client' and enter the information manually.

No clients meet your search criteria. Please try a new search with new criteria. If there are still no matches, it may be that the companies database is unavailable right now, in which case click on 'I can't find my client' (bottom left of screen) and enter your client's details manually.

Help me with this page

Client: AIG Example quote Quote name: AIG Example quote Product: Group life

Please enter your client's company name and click 'Search' to display possible matches.

* Principal employer's registered name search:

SEARCH

I can't find my client

Clear Results

Accept quote - Company Details

Help me with this page

Client: AIG Example quote Quote name: AIG Example quote Product: Group life

The client will be granted access to the website, please enter dummy details if there is no client contact.

Employer Details

* Principal employer's registered name:

AIG Example quote

* Principal employer's registered address:

The Aig Building

58 Fenchurch Street

London

EC3M 4AE

Companies House registration number:

03022299

Client contact details

* Title:

Ms

* Forename:

Scheme

* Surname:

Handler

* Email address of client contact:

AIGExamplequote.gla@aiglife.co.uk

Once all the information has been provided, the application will either be issued directly or sent to our scheme underwriters to issue. It can take up to 24 hours to process, but typically you'll get it the same day. Please note: at this stage, the cover is not yet confirmed. To complete the on risk process, you'll need to return the pre-populated application form - we'll normally send this to you on the same day.

For any offline quotes issued by AIG, please get in touch using groupquotes@aiglife.co.uk to request an application form.

You can send us signed and scanned forms or e-signatures via DocuSign.

Pre-populated application form

This form is issued so that your client understands the contract they are signing and can check all information and disclosures the policy terms are based on. It ensures any errors can be picked up before going on-risk and helps avoid any potential issues with claims further down the line.

Return the completed application form and direct debit mandate (DDM), making sure all shaded areas are completed. We don't need the original copy, a scanned version is fine.

On a Registered application form, if you are not using the AIG Life Master Trust please provide a pension scheme tax reference (PSTR) number - we need it to get the policy started.

The data contact

The data contact is responsible for providing membership data and we will email them directly to ask for it. Data can be provided either quarterly or annually for schemes under 100 lives or annually for all others. More information can be found on our [website](#).

Previously underwritten

If someone has been underwritten previously, please confirm the date they were underwritten, the decision and on what basis - i.e. once and done. This information is required for the scheme to go on-risk, but the actual copy of the underwriting decision letter can be sent across within 14 days of the cover starting.

Signing the application form

We only require one signatory, but they must sign in both places highlighted on the form - for the disclosures made and to sign the contract. The signatory needs to be someone who has the capacity to contract on behalf of the client. If the trustee signs, then it must be in accordance with the Trust rules.

I want the application form to come to me first.

When accepting the quote, choose the '?' next to the client email address field for information on how to input a dummy client email address. That will ensure the application form will only be sent to you and not your client.

When will I know the scheme has actually gone on-risk?

You'll receive an email notifying you that a confirmation of cover email has been issued to the online document store.

Next steps

The policy schedule will be issued within five working days and our client service team will contact you to agree the inception data for the scheme. You can use the same data as before providing nothing has changed, but we will need national insurance (NI) numbers or unique identifiers (e.g. payroll numbers) for the members of the scheme. The inception accounts will then be issued for you to download, including the invoice and breakdown of cost.

Thank you for reading.