AIG

Quote and on risk process
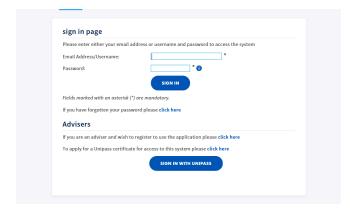
A how to guide

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.
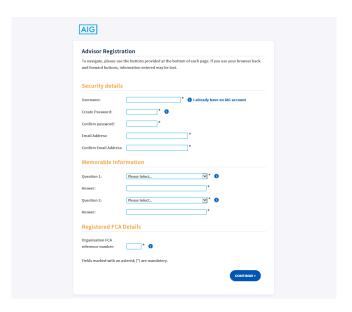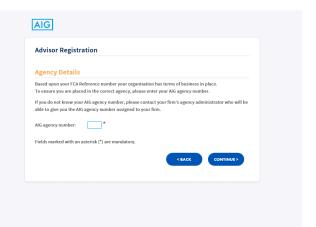
What do you need to do?

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.
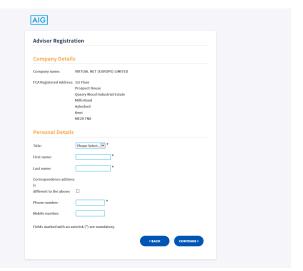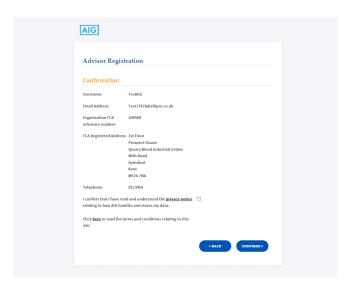
All other advisers

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.

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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.
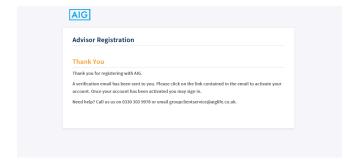
< BACK   **CONTINUE >**

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 us on 0330 303 9978 or email groupclientservice@aiglife.co.uk.

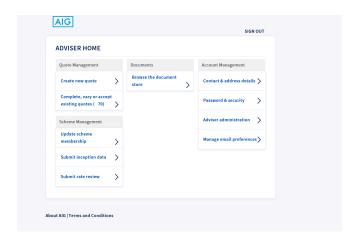# Getting a quote online

How to use our online system
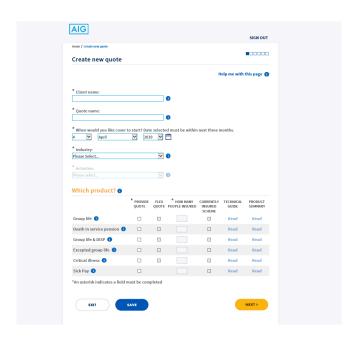
When to use the online option

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

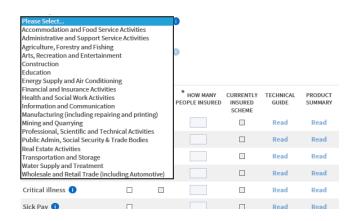Once you've logged in, you'll see the home page screen - click create new quote to get started.

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.
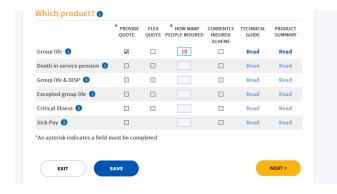
If you need some guidance on an employer's industry type, click the question mark symbol next to the drop down box. It will take you to a dedicated page on our website that gives a full breakdown of all the industry/ activity types. If you'd like to check this with our team, get in touch on 0330 303 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.
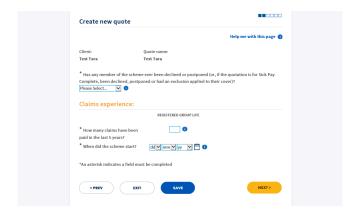
Currently insured scheme

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.
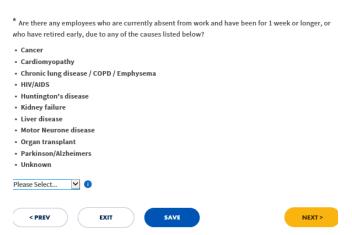
Previous medical underwriting decisions

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.

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.

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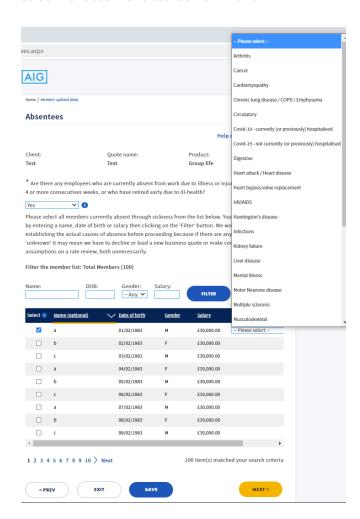
Follow our top tips to ensure a smooth member data upload:

- 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

- 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
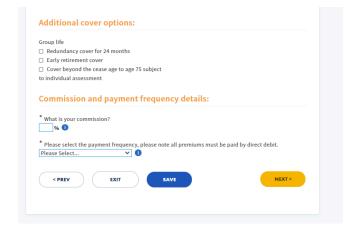- Avoid using formulas throughout the spreadsheet

Disclosing absentees

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

Additional cover options and commission

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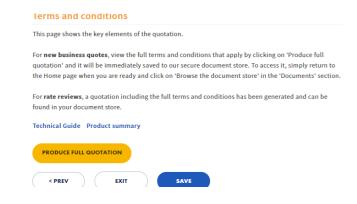

Producing a full quote

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

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.

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.

You can quote for all of our products online up to 200 lives. If you wish to do multiple quotes/revisions make sure you name them in the title field so you know what each variation is.

On-risk process

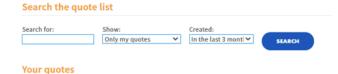What happens after your quote?

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.
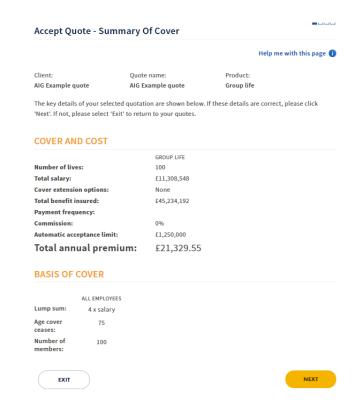

Step one

Confirm the quote's details are correct.

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.

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.

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