

# FOCUS



**Legal &  
General**



[paradigm.co.uk/protection](http://paradigm.co.uk/protection)

# Introduction

At Legal & General, **'Intermediary Designed'** is their commitment to you and your business. They're continuing to invest and build on their intermediary heritage, as well as looking at new ways to improve their service so they can deliver more for you.

They are focusing on one positive goal – working together to grow the protection market. They will continue to evolve their collaborative relationship with you, sharing responsibilities and working towards the same goals. They'll be here for you and your clients – today, tomorrow and into the future.

# Claims

## There when you need them

In 2021, Legal & General paid out **over £797 million** in individual protection claims supporting **16,890** customers and their families.

They also supported families who lost loved ones due to factors attributable to Covid-19, paying out **over £73 million** in Life Insurance claims to **1,579** families.



# Servicing

## Quickly get the underwriting information

They've developed their online tool (Virtual Assistant) to give you quick access to the information you need during pre-sale. By answering a few simple questions you'll get immediate sight if the cover would be accepted, along with an indication of any rating for Diabetes, BMI, Cholesterol and Hypertension. In addition, they've also added the ability to look up the typical medical evidence they may need for different types of cover, based on your customer's age and benefit amount.

### Now including

- [Mental Health MUTAL Tool](#) can provide an instant online indication of terms for certain mental health conditions.
- Cancer
- Heart Attack

# Dedicated Partner First Team

Your team looking after all your new business pipeline and existing business queries.

Here's a reminder of the benefits:

- Direct telephone line straight into your team
- Dedicated webchat functionality using the "PFS" prefix in your webchat channel
- GP welcome calls on day 5 to speed up the process
- Weekly application reviews and real time email updates
- Dedicated pre-sale underwriting telephone number

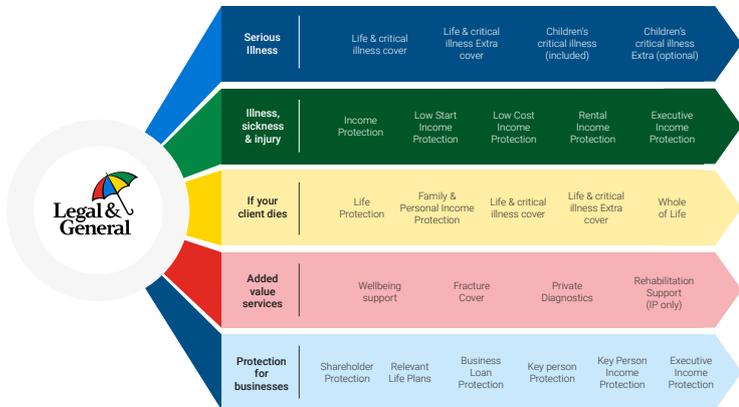
They've seen great results with their pro-active approach, now keeping you updated in real-time and they have reduced the time an application sits in pipeline by over a week, helping to get your customer on risk and convert your business quicker.

### [Contact Information](#)

They are also pleased to introduce you to their **Pre-sale Underwriting Team** (previously known as M.U.T.A.L.). Their enhanced pages provide you with easier access to their Pre-sale Underwriters, online tools and a new [pre-submission form](#), helping you attain your indication of terms.

# Propositions and Cover

## Value added benefits



Umbrella Benefits is here, exclusive to intermediaries. It's their package of additional cover, to help you meet your clients' needs while providing the choice they want from their protection products.

It consists of two benefits – Fracture Cover and Private Diagnostics – that can be purchased when taking out their personal protection products. Plus, benefits of Wellbeing Support, and Rehabilitation Support Services\* for personalised help with physical and mental health once a valid claim is made.

All are designed to extend their offering for you and your client – giving more choice, more cover and more support.

## A choice of additional cover to count on, with Umbrella Benefits

### Wellbeing Support

Personalised emotional and practical support from a dedicated registered nurse provided by RedArc Assured Ltd. Included as standard on their personal protection policies.

### Fracture Cover

Covers multiple claims per year, with a maximum benefit of £7,500. Available for an additional £5.90 a month.

### Private Diagnostics

Private Diagnostics gives your clients access to some of the UK's top consultants for diagnostic testing when referred to see a specialist for cancer, cardiology or neurological symptoms with results provided in just a few weeks. Available for an additional £4.50 a month.

### Rehabilitation Support Service

Access to their in-house team of healthcare professionals as soon as a valid claim is made, who provide back to work support for mental and physical health. Included as standard with their income protection policies.

To learn more about the additional cover Umbrella Benefits can provide, please visit their page

\* included with their income protection policies only.

## Taking care of your high value protection business

For clients who require large sums assured, they offer an exceptional level of customer service and underwriting support. This is now handled by your dedicated Partner First team.

### Priority Protection service limits

The service is given to all applications over the limits below:

- **Life Cover** – £600,000 and over
- **Life and Critical Illness Cover** – £350,000 and over
- **Income Protection Benefit** – £2,000 per month and over

## Trusts

A trust is a great way to help ensure your customers' loved ones or their business is protected, whether the trust is completed online or by paper.

### The benefits of their Online Trusts

- **No need for signatures** – Trusts are in place from the outset, making it easier for you and your customers
- **More flexibility** – an enhanced split Trust feature allows your customers to choose how much Terminal Illness or Critical Illness benefit they want to retain
- **Greater freedom** – customers can exercise product options without trustee's permission such as declining of indexation option

# Training and Development

Their team helps advisers with access to quality training and professional development to help to improve their business and help their clients take out protection. It's a great service for advisers and good for your clients.

The IDD has highlighted a duty of care for advisers and also the benefits that training will help them with their roles and their business. They currently lead the market with their protection training and have won multiple awards for the training that they do. This document summarises the training they have currently available off the shelf, but they can build almost anything that you need.

## CII ACCREDITED

Their training workshops and presentations are accredited by the CII for structured learning and help thousands of advisers every year.

This helps with adviser's development, helps them to explore new markets and opportunities, and also meet their annual CPD requirements under current legislation.

## NEW VIRTUAL WORKSHOPS AND WEBINARS

A selection of upcoming live webinars and replays on-demand about their latest personal protection products, insights and selling techniques. You'll need your agency number to register for live webinars, and to sign in for on-demand webinars.

These include:

- Mortgage reviews: the re-mortgage opportunity- Understand your opportunities during the mortgage review, and how to make the most of client conversations at this stage.
- 10 sales ideas to help you engage with clients- Learn new sales angles, how to implement a sales strategy and how to develop your process for better client outcomes.
- Putting life into protection - a deep dive into selling skills, including angles and ideas to try with clients.

[Register Now](#)

## Toolkits and Calculators

To support you, L&G have created specific toolkits including videos, sales aids, guides and infographics.

- [Toolkits](#)
- [Sales Aids](#)
- [Knowledge Hub](#)

In 2020 the real time notifications on Existing Business Agent Hub helped advisers to retain 40,643 policies and £14,821,874 in commission. Highlighting a sharp increase, in 2021 these real time notifications helped advisers retain 74,440 policies and £27,093,770 in commission. Please ensure your contact preferences are correct to receive these.

## Contact L&G

**NEW** - Live chat functionality - Chat online - new and existing business support teams for queries regarding protection policies. Live chat is available

Monday - Friday, 08:00 - 17:00.

[Your dedicated Partner First Team](#)

[Access via OLPC](#)

**Contact them by phone:**

 Intermediary Sales Team: **0345 273 0010**

 Service Teams (New & Existing Business): **0345 270 7010**

 [Your Account Manager](#)

Or for more information visit:

[www.legalandgeneral.com/advisercentre](http://www.legalandgeneral.com/advisercentre)