



## Automatic Reviews Training Manual



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360 Lifecycle automatically generates your future sales opportunities based on key dates entered against each policy record. These opportunities are generated overnight and will appear in the servicing adviser's Hotbox for them to action accordingly. The triggers for each policy are as follows;

## **1.0 MORTGAGES**

Mortgage Reviews can be driven by a 'Fixed End Date' or 'Initial Rate Period'. Note, if you select Initial Rate Period, this review will only be generated once a Completed Date has been inputted.

If you select 'No End Date', this will generate a review based on the 'Penalties End' field. If neither are populated, a review will generate 2 years after the 'Completed' date on the policy.

Scheme	Fixed 💌	Rate 2.29% 🗘
AIP		Packaged
	Self Cert	Fast Track
	Debt Consolidation	2 KFIs Attached
Deal & Penalties	Deals - A fixed rate of 2.29% followed by Clydesdale Bank's Rate, currently 5.20%, for th	until 30-Nov-2020 s Standard Variable ne remaining term of
Deal End Date	Fixed End Date 🔻 06/11/	2020
Penalties End		

## **2.0 LIFE POLICIES**

Life reviews are generated from the 'Authorised Date', plus the Clawback period minus the 'Advanced Notification Period'.

Estimated		
Start Date		
Supplied Date		
Authorised		•
Auth Date		Ready
Clawback	0 🗘 Months	Outstanding

For example, if the

Authorised date is

the 25.09.13 and the claw back period is 48 months, then the review will be generated 30 days before 25.09.17, therefore will appear in the adviser's Hotbox on the 25.08.17.



## **3.0 BUILDINGS AND CONTENTS**

Building and Contents reviews are triggered from the 'End Date', by default the system generates a review based on the 'End Date', less the 'Advanced Notification Period'. If the 'End Date' is not populated, then this will work from the 'Start Date'.

Received	10/05/2019	Submitted	
RAG Status	🔵 Green	•	
Status		•	
Accepted		Estimated	
Start Date		End Date	×

# 4.0 ALL OTHER POLICIES – (INCOME, PENSION, INVESTMENT, REVIEWS)

Triggers for Income Protection, Pension and Investment policies work from the 'Start Date', plus the 'Clawback Period', less the 'Advanced Notification Period'.

#### **4.1 Income Protection**

	Туре			•
	Policy No		Term	0 ‡
	Source			•
	Frequency			•
	Deferred Period			•
	Premium	£0.00 ‡	🔲 Waiver of	Premium
	Benefit	£0.00 ‡		
	Estimated			
	Start Date	<b>X</b>		
	End Date	<b>1</b>		
	Clawback Period	0 ‡	Months	
4.2 Pension				
	Initial Inve Esti Star	stment imated t Date		£0.00 \$



#### **4.3 Investment Policies**



#### **4.4 Annual Reviews**

An Annual Review will be generated 11 months after the last completed bit of business. Therefore, if a life policy is the last completed bit of business on a client case then the annual review will be generated 11 months from the 'Authorised Date' entered on that policy.

There is also a 'Reviews' tab on the 'Case ID' level on a case, if you choose to click on this there is also an option to view all the reviews at once.

C	ient Details 🗍 Case Details 🗍 Contact Histo	ory	Documents Future Reviews ATR Q	uestionnaires 🗍 Conveyancing 🗍 Client 🔨
No	te: Any changes made in the Case Record v	wil	ll not update the Reviews untill the Case R	ecord is saved.
D	rag a column header here to group by that c	colu	umn	
	Review Date		Review Type	Lead Source
>	05/04/2022		IP Review	Income Protection Sales Opportunity
	02/10/2022		Portfolio Review	Portfolio Mortgage Review
	19/06/2852		No Annual Reviews	No Annual Reviews (Servicing Arrangement)

#### **4.5 Servicing Arrangements**

If a servicing arrangement is set for a policy, then this will override any review that the system will generate. This is so you can manipulate the reviews in which will be sent to your Hotbox and the level of service that you provide to a client.

The setting and dates for a servicing arrangement can be amended in Maintenance> General > select Servicing Arrangement settings in the drop-down menu.



ServicingAdvisor	David Wressell 🔹 💟
Marketing Segment	•
Servicing Arrangement	
Arrangement Start Date	Bronze Gold Ian Mr Important Client Platinum Siver

#### 4.5.1 How to Setup Servicing Arrangements

To setup a Servicing Arrangement, you need to login to 360 Office, and select Maintenance> General > Common Settings > Servicing Arrangement Settings.

Servicing Arrangements X		$\cdots \leftarrow \flat$
Serviding Arrangements 🗶	Serviding Arrangements Serviding Arrangements Serviding Arrangements Serviding Arrangements Serviding Arrangement Details Description Toroze Colour	
	Contact Mode Review Description Activation (Months)	
	Telephone Review     2 Year Review     24	
	Telephone Review Annual Review 12	

To add a new Servicing Arrangement, click the Green '+' button.

You will need to give the Arrangement a Description, which is the text that will show when selecting this on a case record.

The Review Cycle Length is how long the Servicing Arrangement will last. This will restart after this initial period elapses.

You can dictate whether the specific case generates the standard policy specific reviews by ticking or unticking the relevant options, e.g., "Mortgage Review", "Life Policy Review", etc.

Under the Client Review Schedule, you can setup when in the cycle the Arrangement will generate opportunities. To do this, click 'Add', and specify from the radio buttons if this is a 'Face to Face Visit', 'Telephone Review' or 'Written Report'. This will show in the Hotbox when the opportunity generates. You give this



a description which will support this and input how many months into the Arrangement cycle you want this to generate. You can generate as many opportunities as you need to within a Servicing Arrangement, and handle these as you would any other Opportunity in the Hotbox.

#### 4.5.2 How your reviews generate

Here is a reminder of the dates in which will prompt your system to generate a review:

	Mortgage Review	Life Policy Review	B&C Review	Income Protection Review	Investments Review	Pension Review
Start Date						
Penalty End						
Date						
End Date						
Authorised						
Date						

Annual Reviews worked based on the last completed bit of business, here is a reminder of how these will be generated:

Last completed bit of business	Annual Review
Mortgage	If a mortgage is the last competed bit
	of business then, the annual review will
	be generated based on the completed
	date of the mortgage.
Life Policy	If a Life Policy is the last completed bit
	of business then the annual review will
	be based on the Authorised date.
Buildings and contents	Where a buildings and contents policy
	is the last completed bit of business the
	annual review will be generated from
	the End Date.
Income Protection	Where an Income Protection policy is
	the last completed bit of business the
	annual review will be generated from
	the Start Date.
Investments	Where an Investments policy is the last
	completed bit of business the annual
	review will be generated from the Start
	Date.
Pension	Where a Pension is the last completed



bit of
business the annual review will be
generated from the Start Date.

#### **4.5.3 Review Generation Settings**

You can now manage your own review generation settings within 360 Office. Login, and locate Maintenance > General > Common Settings > Review Generation Settings. This will open a window like the below:

Review Generation Settings –	×
Introduction	
This wizard allows you to configure the Opportunity Generation Engine within 360 Lifecycle.	
Standard Reviews Include :-     Annual Reviews     Mortgage Reviews     Life and Income Protection Reviews     General Insurance Reviews     Wealth Reviews     Wealth Reviews For each item you will be able to :-         Decide whether or not they are able to be generated         Configure how they look in the hotbox         Decide the schedule for thir creation At any time prior to committing your changes, you can close this wizard and no changes will be made.	
Close Back Next Review Generation Settings _ □ X	im
	if y
Annual Reviews	Mo
Annual Reviews are generated every year. The first review is Eleven months after the last completed piece of business with a client. Thereafter reviews are generated every 12 months.	frc
	wi
🕼 Generate Annual Reviews	the
Annual Review Settings	Нс
Default Annual Review Lead Source Annual Review 🔹	the
Annual Review Override (Interest Only) Annual Review - Interest Only	rev
Annual Review Override (Part and Part) Annual Review - Part & Part	l ch
Annuai Review Override (Repayment) Annuai Review - Repayment *	CH
	mo
	tha
	ge
	fro
Close Back Next	

From here, you can and quickly easily maintain your reviews, determining the Advance Notification Period, and the Lead Source linked to these. This can be done for Annual Reviews, Mortgage Reviews, B&C Reviews, Life & Income Protection Reviews and Wealth Reviews.

lf you make any changes, these will take mediate effect, meaning ou were to change your ortgage Review period m 3 to 6 months, leads I immediately show in relevant adviser's ב tbox as per the clients ey manage. If you were to verse this, however – i.e., ange from 6 back to 3 onths – then any leads have already эt nerated will be removed m the Case Record.