

Streamlining Business Processes With TAL

Presented by Marshall Ross
Business Development Manager
QLD



TAL

What we'll cover

- **How to utilise the TAL Adviser Centre to maximise your suspense management and stay on top of your inforce portfolio**
- **Other Tips and Tricks to assist with your everyday processes with TAL**

The TAL logo is located in the bottom right corner of the slide. It consists of the letters 'TAL' in a bold, blue, sans-serif font. The 'T' and 'A' are connected, and the 'L' is separate. The logo is positioned on a white background that forms a curved shape at the bottom right of the dark blue slide.

1. Quoting

Quote Summary on side navigation Quickly navigate between different quotes to view differences in premium

Intuitive Super-linking Automatically assigns ordinary policy to life insured and second policy

Replicate Quote Allows adjustments to be made on current quote

Rename Quote Allows easy identification and differentiation of quotes

Modify commission structure at benefit level

Other Tips and Tricks:

- **Attached vs Linked** - Superlinking only available under 'attached' super policy
- **Adding Childs Critical Illness** DOB will automatically recognise child as life insured and allow Childs Critical Illness benefit
- **Policy Ownership** Policy ownership determines the policy numbering. You can manually assign benefits to different policies (up to a maximum of four).
- **Product Settings** Set up default quoting preferences

2. Online Applications – Other Tips and Tricks: Tele interviewing

Tele-interviewing – Benefits:

- Saves you and your client time - 45 mins vs 17 mins
- Available from 8:00am to 11:00pm
- Less errors
- Faster underwriting decisions
- A tele interviewer will contact your client in 1 business day to arrange a time and no forms/signatures are required as calls are recorded.
- May reduce requirement for medical reports and additional information requests
- Mandatory medical requirements are raised immediately after teleinterview

TELE-INTERVIEW SERVICE

About Tele-interviewing

Tele-interviewing gives you the option to have TAL call your client to complete the health and lifestyle questions of their Accelerated Protection application. You can find out more by reading our adviser information about Tele-interviewing and Tele-underwriting. To help your client prepare for the Tele-interview, you can use Preparing for tele-interviewing and tele-underwriting. To use the Tele-interview service your client must be contactable on an Australian telephone number.

Signature collection process

You now have choices as to how you provide the Policy Declaration & Authority signature.

1. **Tele-interview Voice Signature** offering. We can collect a voice signature during the Tele- interview. For eligibility refer to Tele-interviewing and Tele-underwriting.
2. **Electronic Signature Authority** offering. On behalf of your client/s, you can select to agree to the Electronic Signature Authority Declarations and Authorities. On Submit, TAL will email the appropriate copy of the Application Summary to the Life Insured/s and the Policy Owner/s email addresses.

Select Tele-interview and book

How to book:

1. Select **'Yes'** to the question below
2. Complete the remainder of the online applications and **Submit**
3. TAL will contact your client shortly to schedule the booking and send both you and your clients an email for the booking confirmation.

Would you like to use the Tele-interview service?

☒ Yes

☐ No

2. Online Applications – Other Tips and Tricks: Policy Commencement

Three options available:

Nominate a date if you don't want TAL to put policy in force – usually when a customer has an existing policy

Policy Commencement

Please select one of the following to choose when this application's policy(ies) start:

- ☐ I want TAL to place this application inforce as soon as possible.
- ☐ I want to put this application inforce myself. You can control the risk commencement date. Click [here](#) to learn how.
- ☒ I want to enter a preferred risk commencement date.

Please enter a valid date

2. Online Applications - Other Tips and Tricks: Electronic Signatures

Electronic Signatures

- We accept electronic signatures for:
 1. Policy Declarations
 2. Medical Evidence Authority
 3. TAL Superannuation and Insurance Fund Application
- If the Medical Evidence Authority is completed and you have opted for TAL to arrange all medical examinations, we will arrange the relevant examinations via UHG – UHG logins
- If electronic signatures are not selected, a 'Declaration and Authority' section will appear where you will need to download the Declaration and Authority PDF and upload the signed PDF

2. Online Applications – Other Tips and Tricks: Enduring Rollover Authorities

Will allow our internal system to automatically request the rollover each year. This means you will not be required to submit an annual rollover request.

How:

1. On the 'Policy Owner Details' page of the online application, select 'Rollover' under 'Contribution Type' and enter correct superannuation details – TAC will populate the Transferring Fund ABN and USI if the 'Name of the Superannuation Fund' is input correctly.

The image displays two screenshots of the TAL Super online application interface. The left screenshot shows the 'Policy 1' details page for Jane Smith. The 'Contribution Type' dropdown menu is highlighted with a red box, showing 'Rollover' selected. The right screenshot shows the 'Payment Details' page for the same policy. The 'Name of Superannuation Fund' field is highlighted with a red box, showing 'HUB24 Super Fund' entered. The 'Transferring Fund ABN' and 'Transferring Fund USI' fields are populated with '60910190523' and '60910190523001' respectively. The 'Member Account Number' field is populated with '00000000000000000000'. The 'Payment Amount' is \$776.27, and the 'Payment Frequency' is 'Yearly'. The 'Payment Method' is 'Rollover'. The 'Eligibility To Contribute' section shows a checkbox for 'I confirm I am aged less than 65' which is checked. The 'Would you like to nominate a beneficiary?' section has 'Yes' and 'No' buttons, with 'No' selected. A green 'CONTINUE' button is at the bottom right.

Rollover Due Diligence Checklist

Ensure correct name and address details from super fund match application for TAL (most common rejection reason)

Refer to last member statement for correct details (incl. USI)

Super fund balance >\$5,000 after insurance premium deducted

Check if any rollovers in the last 12 months

Risk original fund may dishonour (not usually enforced though)

Confirm exit or withdrawal penalties that may apply

Especially on older funds. Newer funds (receiving SG conts) are best.

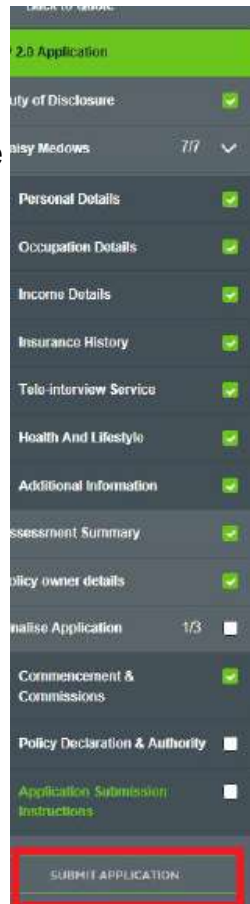
Ensure the super fund is not a constitutionally protected fund (eg. Defined Benefit scheme) or in pension mode.

Some funds may insist on a minimum cash balance and minimum rollover amount rules

2. Online Applications - Other Tips and Tricks: Download Application Summary PDF

Application Summary

You will need to download the Application Summary PDF to be able to submit the application.



2.6 Application

- Policy of Disclosure ☒
- Policy Medows 7/7 ☒
- Personal Details ☒
- Occupation Details ☒
- Income Details ☒
- Insurance History ☒
- Tele-interview Service ☒
- Health And Lifestyle ☒
- Additional Information ☒
- Assessment Summary ☒
- Policy owner details ☒
- Finalise Application 1/3 ☐
- Commencement & Commissions ☒
- Policy Declaration & Authority ☐
- Application Submission Instructions ☒

SUBMIT APPLICATION

Application Submission Instructions

Thank you for your Accelerated Protection application.
Please follow the instruction below and Submit your application.



Concurrent Group Application Request

Are you also applying for additional group cover with TAL?

☐ Yes

☐ No



Review the Application Summary

Review the Application Summary PDF by selecting the link below.

If a Life Insured's email address has been provided, a personalised copy of the Application Summary will be emailed to them.

If you have agreed to the Electronic Signature Authority, the Policy Owner may also receive a copy of the Application Summary (as disclosures).

[Application Summary PDF](#)



Tele-interview

TAL will contact your client shortly to schedule the booking.

Once made, a confirmation email will be sent to your client which explains how they can prepare for their tele-interview.

2. Online Applications - Other Tips and Tricks

Product Settings Set default preferences to save you time when quoting

Includes:

- Hybrid/Level
- Commissions
- State
- Premium Type and Frequency
- Indexation
- Increasing Claims Option
- Premier Critical Illness
- Tele interviewing

Product Settings

Accelerated Protection	Product 2	Product 3	Product 4
Quote			
Policy Type ☐ Hybrid ☒ Level		Premium Frequency ☒ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly	
Policy Rate (initial) 100% ▼		Indexation ☒ On ☐ Off	
Policy Rate (ongoing) 100% ▼		Premium Type ☒ Stepped ☐ Level To Age 65 ☐ Level To Age 70	
State SA ▼			
Benefit Options & Projections			
Income Protection - Increasing Claims ☒ On ☐ Off		Benefit and Premium Projection 10 Years ▼	
Critical Illness - Level Of Cover ☐ Standard ☒ Premier			
Tele - Interview			
Default All Applications ☒ Yes ☐ No			
Receive Updates on The Tele-Interview Process ☒ Yes ☐ No			

3. Suspense management

The screenshot shows the TAL Adviser Centre dashboard. On the left is a navigation menu with items like 'New Quote', 'Notify Claims', 'Search My Clients and Business', etc. The top right has a search bar. The main dashboard area features a row of five metrics: '92 Proposals' (highlighted with a red box), '7 Renewals', '47 Overdue', '3 Tele-Interviews', and '0 Ready to Inforce'. Below this is an 'Activity' section with a table of 'Actionable Items'. The table shows two entries for 'January 29, 2019' at '1:04PM', both stating 'Health Insurance Referral HR60032269001 has expired for Imran Lalani' and 'Health Insurance Referral HR60032269002 has expired for Imran Lalani', each with a green exclamation mark icon. To the right of the activity feed is a promotional banner for 'Accelerated Protection'.

How to track the progress of your applications:

- 1. Email** – You will receive an email if any additional requirements are raised by our underwriting team
- 2. Activity Feed** – Underwriting requirements will be raised in real time
- 3. Dashboard 'Proposals'** - List of policies/clients in proposal

3. Suspense management – Attach and Load

How to identify requirements and attach/upload documentation/additional information:

1. Search client name or policy number using universal search bar on top right hand corner
2. Open Client Record
3. Open 'Requirements, Notes and Documents' tab
4. Identify requirements
5. Attach and load documents. You can also label the documents and add any additional notes/commentary

Accelerated Protection | 1734165

Policy status	Proposal	Payment Details
Policy Owner	MR IAN J CAMPBELL	Requirements, Notes and Documents
Payment Frequency	Monthly	View Correspondence
Instalment Premium	\$830.64	Notify a Claim
Annual Premium	\$9,967.68	Alter Policy
Policy Fee	\$87.08	
Adviser name	HEAD OFFICE CLEARING ACCOUNT	
Adviser number	73025	

[Download Proposal Requirements](#)
[Download Product Disclosure Statement](#)
[Put Policy In-force](#)

Insured Party				
Name:	Date of Birth:	Gender:	Smoking Status:	Occupation / Occupation Rating:
IAN CAMPBELL	8/04/1963	Male	Unknown	A
Contact Details				

Notes & Documents for policy 1734165

Requirements			
Requirement	Requirement ID	Request Date	Received Date
IAN CAMPBELL			
Note	Attachment	Created	Created By

Notes and Attachments

If there is any additional information that you would like to associate with this policy please add it below:

Note Type ☐ New Business ☐ Underwriting

Subject

Leave a note

Attached files must be PDF, Word, Excel, XPS, text or image files. Maximum file size is 24 MB

Drop files here or browse to upload

CANCEL POST

4. Decisions - Automated Letter of Offer

Letter of Offers are available on the 'Client Record' under the 'Correspondence' tab

How:

1. Search client name or policy number using universal search bar on top right hand corner
2. Open Client Record
3. Open 'View Correspondence' tab
4. Download Letter of Offer "NB Adviser LOA Letter for Policy..."

Accelerated Protection | 1234567

Policy status	In force
Policy Owner	Mr John Smith
Payment Frequency	Monthly
Instalment Premium	\$267.83
Annual Premium	\$3,091.44
Policy Fee	\$112.20
Next premium due date	22/06/2018
Payment method	Credit Card ending with 791
Card expiry date	01/21
Adviser name	Adviser Name
Adviser number	12345

[Generate Policy Summary](#)
[Generate Certificate of Currency](#)
[Download Product Disclosure Statement](#)

Payment Details

Policy Exclusions and Loadings

Requirements, Notes and Documents

View Correspondence

Notify a Claim

Alter Policy

Insured Party

Name:	Date of Birth:	Gender:	Smoking Status:	Occupation / Occupation Rating:
Mr John Smith	4/09/1975	Male	Unknown	Qualified Managerial/Clerical

Contact Details

Address:	Telephone:	Email:
PO BOX 123 SYDNEY NSW 2000	0412 123 123	Unknown

Critical Illness Insurance Premier (Attached)

Sum Insured	\$62,500
Indexation	Yes

4. Decisions – Alternate Terms and Declined Applications

Decision	
Alternate Terms	Underwriter will call you to discuss Alternate Terms if decision was made based on information provided in the initial application. If decision was made based on new medical information obtained after the initial application, we will require a signed consent from your client. You can accept the Alternate Terms on behalf of your client over the phone – no new forms, signatures required
Declined Application	Underwriter will attempt contact with you over 3 business days to discuss the decision prior to sending the client a decline letter.

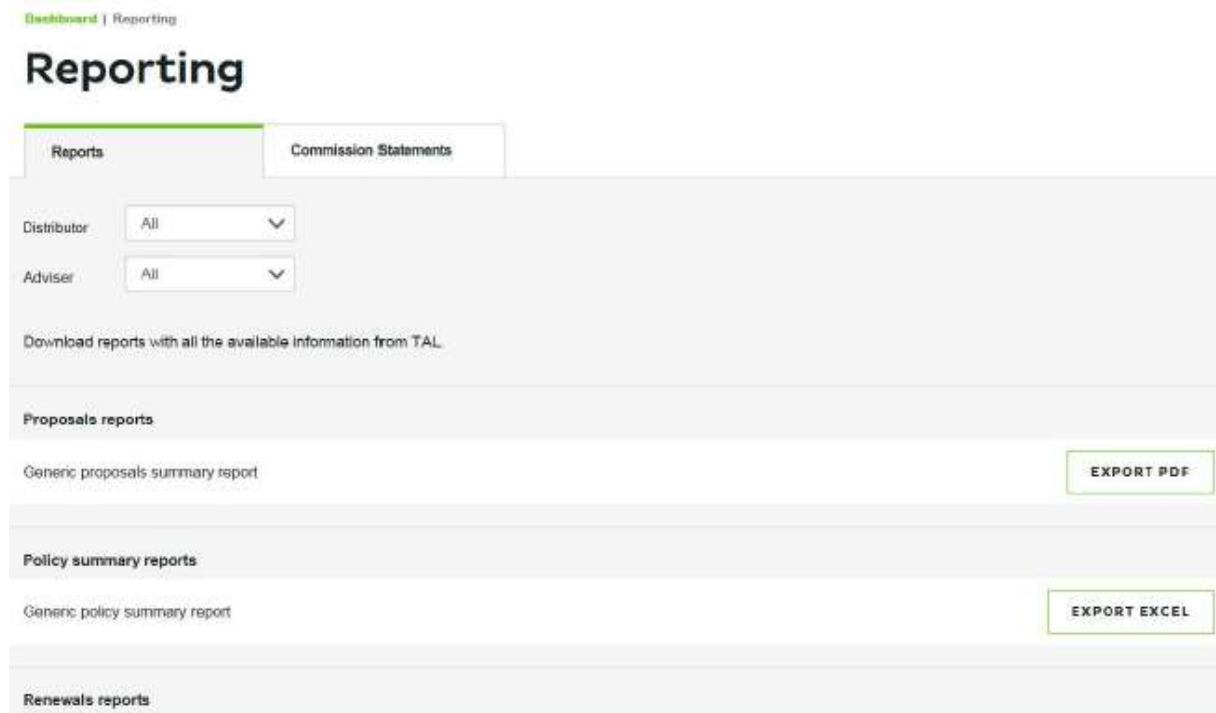
5. Manage your inforce policies - Reporting

You can export the following reports into Excel Spreadsheets or PDFs:

- Proposals
- Policy Summary
- Renewals
- Overdue policies
- Lapsed policies

How:

1. Click 'Reporting' on the left hand navigation tab on the TAC Dashboard



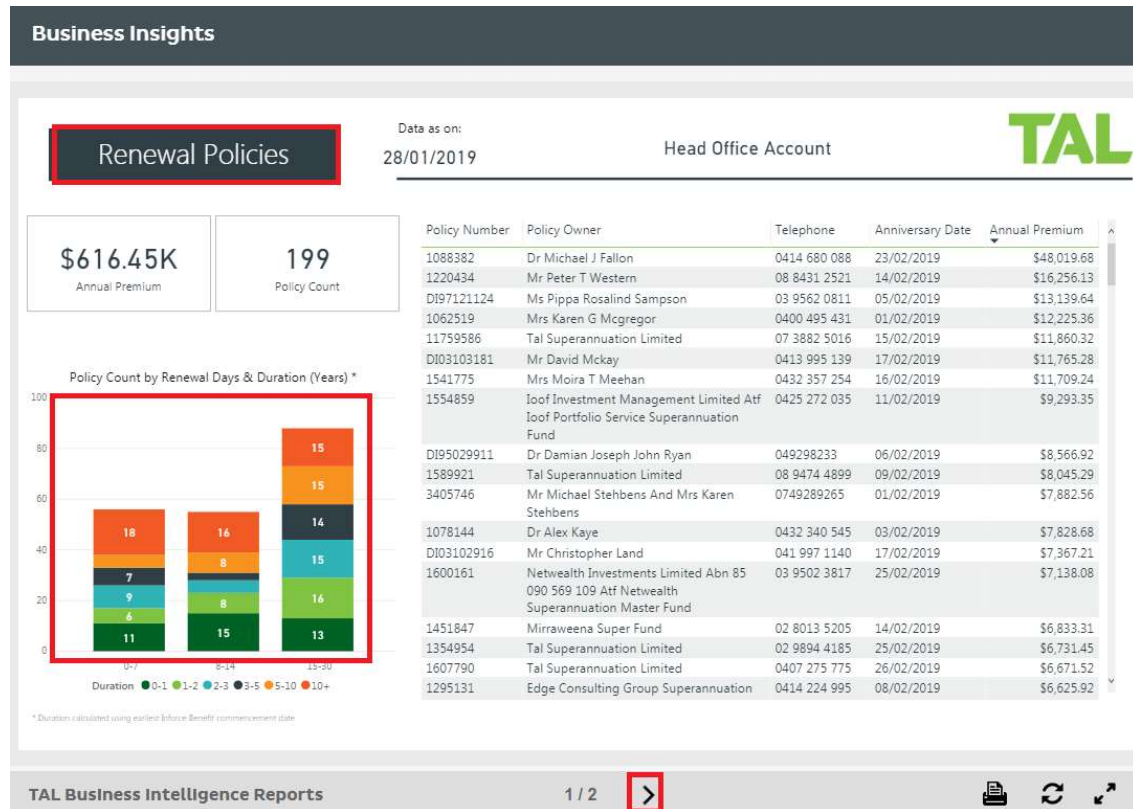
The screenshot shows the 'Reporting' section of the TAL dashboard. At the top, there's a breadcrumb 'Dashboard | Reporting' and a title 'Reporting'. Below the title are two tabs: 'Reports' (active) and 'Commission Statements'. Under the 'Reports' tab, there are two dropdown menus: 'Distributor' set to 'All' and 'Adviser' set to 'All'. Below these is a note: 'Download reports with all the available information from TAL'. The interface is divided into three sections: 'Proposals reports' containing a 'Generic proposals summary report' with an 'EXPORT PDF' button; 'Policy summary reports' containing a 'Generic policy summary report' with an 'EXPORT EXCEL' button; and 'Renewals reports' which is currently empty.

5. Manage your inforce policies – Business Insights

Business Insights is an interactive report which categorises your policies up for **renewal** and **overdue** policies based on when they are due and how long they have been in force.

How:

1. Click 'Reporting' on the left hand navigation tab on the TAC Dashboard
2. Identify the report you are viewing on the top left hand corner – Renewal or Overdue
3. Toggle between reports using the arrow on the bottom centre of the report
4. Click on a segment of the graph to display corresponding policies in the data table on the right hand side



NOTE: All reports can be exported to Excel Spreadsheet

5. Manage your inforce policies – Your Business Story

Your Business Story Four interactive pages
(graphs and filters -benefit type, duration) on your:

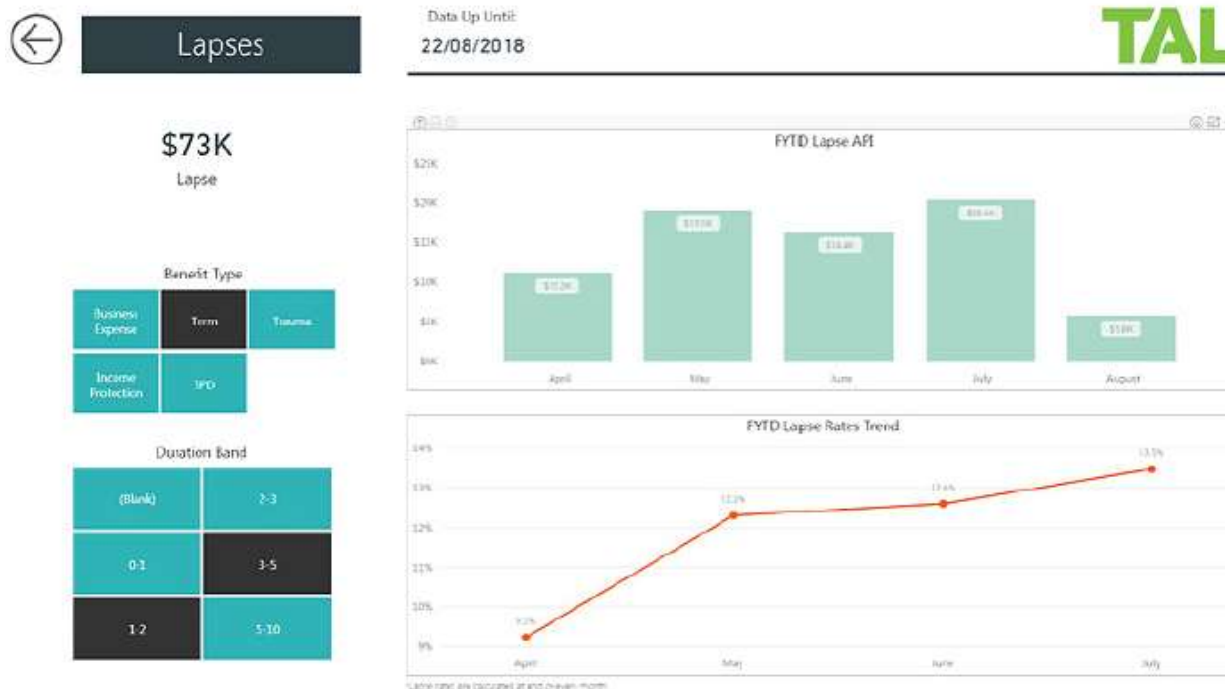
- In-force policy overview
- Completions and submissions for FYTD
- Lapse data for the FYTD
- Current FY vs last FY data

How:

1. Click on 'Your Business Story' link under Business Insights Renewals/Overdue Report

Navigating 'Your Business Story':

1. Navigate through report pages by clicking the left and right arrows
2. You can customise the data displayed by clicking on different filters available on each report e.g. benefit type, duration band
3. You can export data to Excel Spreadsheet using by clicking on "..." on the top right hand corner of each graph



6. Get TAL to organise medicals

TAL will organise any client medicals on your behalf

- Get setup with a UHG website access:

A day 5 reminder was faxed to the Provider on 8/03/2017	mEb2 Admin to Customer 8/03/2017 8:00:06 AM
Shaila from the advisers office called needing an update. I advised that I am waiting on an invoice from the clinic. I provided her with the clinic contact information.	patti hernandez to Customer 7/03/2017 12:21:21 PM
Case was taken off hold with reason: Continue to Pursue : continue to pursue	patti hernandez to Everyone 7/03/2017 11:29:00 AM
(Donna) advised that she faxed the invoice to UHG this morning. I advised her to fax to 7866 fax line	patti hernandez to Customer 7/03/2017 11:28:50 AM
(Raquel) advised that I need to call back tomorrow to follow up as I was calling after business hours.	patti hernandez to Customer 6/03/2017 5:36:13 PM

Thank you

