

The Key Release Notes – version 5.6

Royal London Streamlined Integration

Integration with the Royal London Streamlined service is available in The Key. This integration allows for life insurance quotes to be delivered directly to the Client > Products area from the fact find.

Account Requirements

Users will need to be registered with Royal London to take advantage of this service.

Enabling the Integration

The integration can be enabled by selecting the 'Royal London – Streamlined' option within the Setup > Integration > Insurance area of The Key.

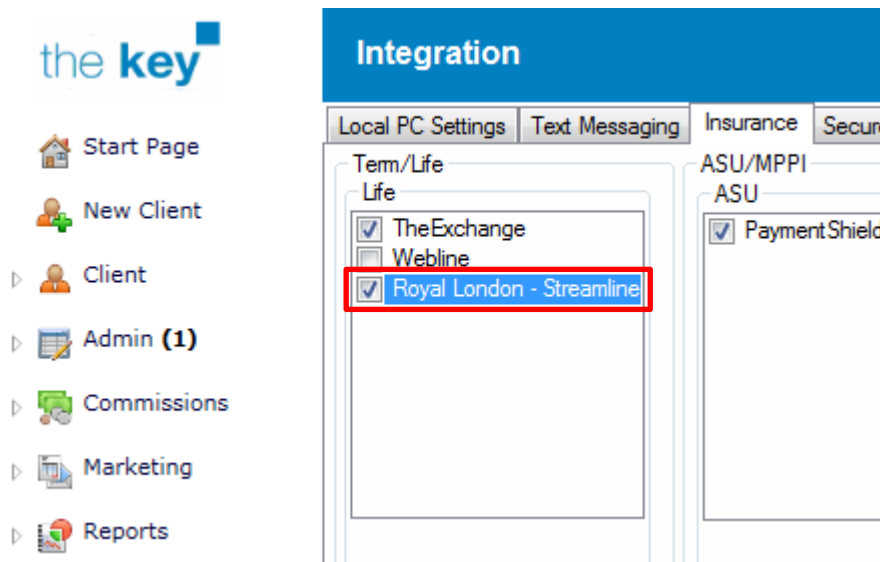


Figure 1: Royal London Integration Setting

Recording User Credentials

A user's Royal London credentials are stored in the User Details area: Setup > Users > User Details > Logins. Click 'New' to open the Login Detail window.

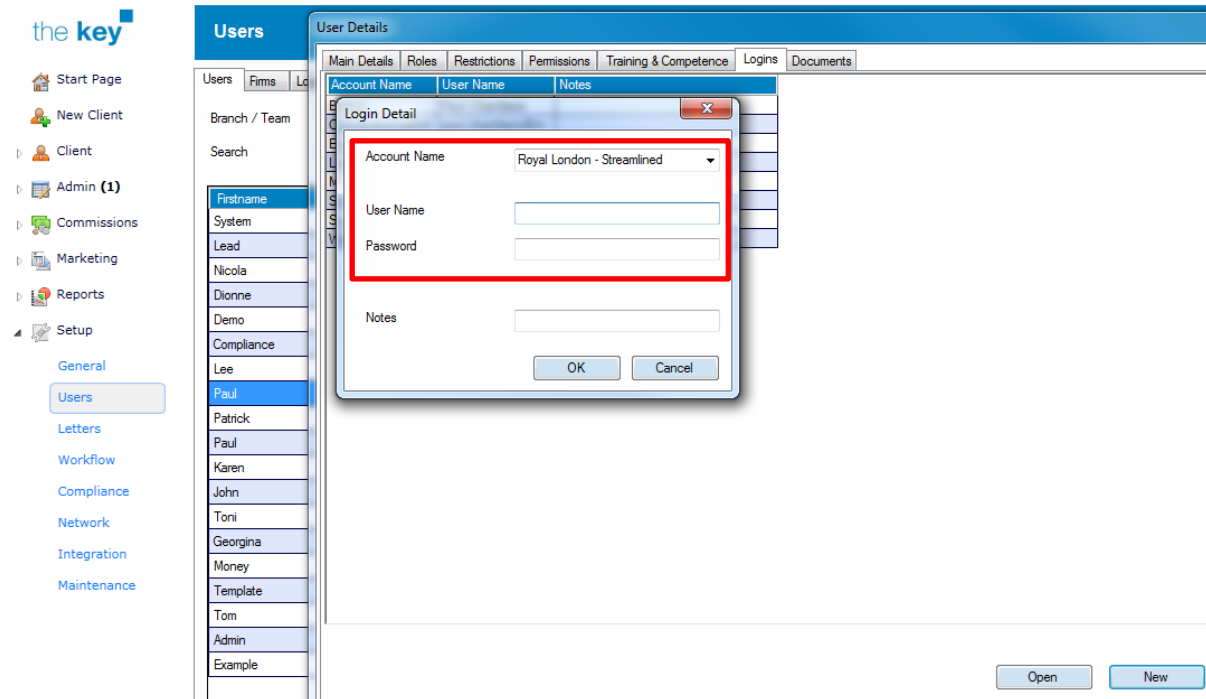


Figure 2: Royal London User Credentials

Select 'Royal London – Streamlined' as the Account Name, and complete the User Name and Password.

Completing Royal London Fact Find Questions

Within a Protection/GI (or Mortgage/Loan and Protection/GI) fact find, the Royal London specific questions are located in the Health & Lifestyle tab that appears if either of the first two 'Cover Required' questions are answered 'Yes'.

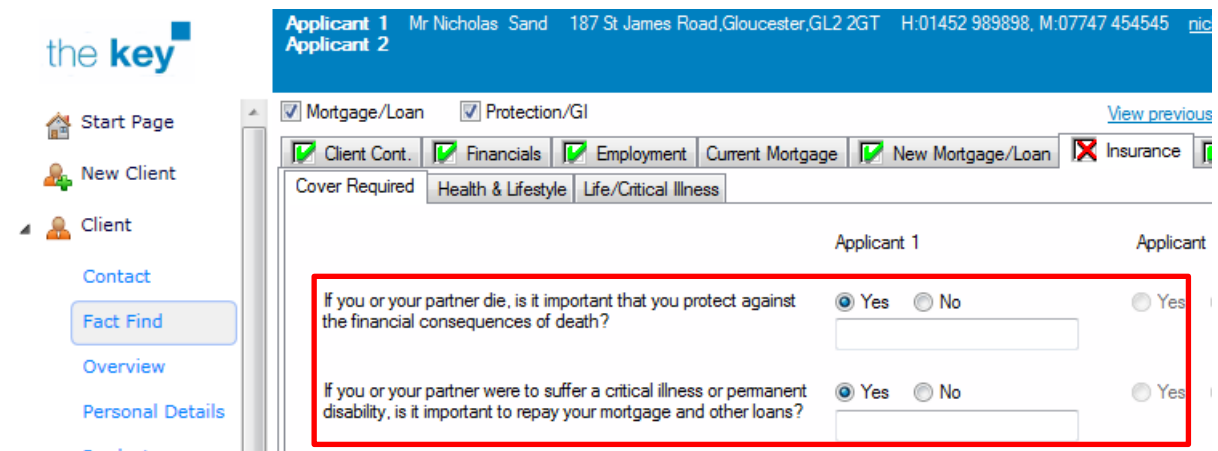


Figure 3: Cover Required Options

The 'Health & Lifestyle' tab will reveal the questions that are needed for the Royal London Streamlined service.

Applicant 1 Mr Nicholas Sand 187 St James Road, Gloucester, GL2 2GT H:01452 989898, M:07747 454545 nicholas@mail.com DoB:18/10/1990 (Age 28)
 Applicant 2

Mortgage/Loan Protection/GI View previous versions v10 Show notes for Client S

Client Cont. Financials Employment Current Mortgage New Mortgage/Loan Insurance Existing Plans Notes Search

Cover Required Health & Lifestyle Life/Critical Illness

Height and Weight Applicant 1 Applicant 2
 More More

Following questions for Royal London underwriting only

Are you:
 • Awaiting any test or investigation
 • Awaiting the results of any test or investigation, or
 • Experiencing any symptoms or complaints for which you have not yet consulted a doctor?

In the last 2 years have you:
 • Seen or been advised to see a specialist, or
 • Stayed in hospital overnight
 • Been at a hospital clinic more than once for the same cause?

Do you have or have you ever had:
 • Cancer
 • Heart disease, heart condition or surgery on your heart
 • Diabetes
 • Stroke or mini-stroke?

Have any of your previous applications for life insurance been:
 • Declined
 • Postponed
 • Subject to an increased premium or had special terms applied?

In the last 10 years, have you:
 • Taken recreational drugs, other than cannabis
 • Been advised to reduce your alcohol or used alcohol support services
 • Tried to take your own life, or thought about doing so?

You can answer No if you are awaiting tests, investigations or results and they only relate to:
 • An uncomplicated pregnancy
 • Contraception Or infertility
 • Dental procedures
 • Minor injuries e.g. strains, sprains, minor burns Or cuts
 • Uncomplicated fracture i.e. where the bone has Not broken the skin
 • Routine cervical smears Or mammograms that are taking place at 3 year, or longer, intervals.

Figure 4: Example of Help Text for Royal London Underwriting Questions

Note that for a number of questions, there is a blue icon that will reveal additional help text if the user hovers their mouse over it.

Generating the Royal London Product Details

From the Insurance > Life/Critical Illness tab, create a Life Only need and complete the required information.

Applicant 1 Mr Adrian Small 18 Seemvale Drive, Gloucester, GL2 4TB H:01452 765678, M:07771 888888, W
Applicant 2

Mortgage/Loan Protection/GI [View prev](#)

Client Cont. Financials Employment Current Mortgage Properties Insurance Existing

Cover Required Health & Lifestyle Life/Critical Illness

[Add another need](#)

1: Life Only

Who is the protection for? 1st App

What is the cover required to protect? Applicant 1 Mortgage / Loans

Protection required for? First Death

What level of Life cover would be required £ 200,000

Cover required - type? Lump Sum Annual Income

Over what period is cover required? 20 Years

What basis of cover? Level

Do you want the certainty of knowing the cost of cover does not change throughout the term? (Guaranteed Premiums) Yes No

Do you require Waiver of Premium? Yes No

Do you require Terminal Illness Benefit? Yes No

Do you require the contract to be assigned or written under trust? Yes No

Are there any material facts that should be disclosed relating to any medical conditions, claims history etc? Yes No [More](#)

Life

Do you have any existing life policies? Yes No Don't Know

Figure 5: Life Integration Launch Point

To initiate the quotation, click on the 'Life' button highlighted above. (Note that this button may have a different label on your version of The Key). If necessary, select Royal London – Streamlined from the available options and click OK, although this step will not be required if Royal London is the only integration partner set up in The Key.

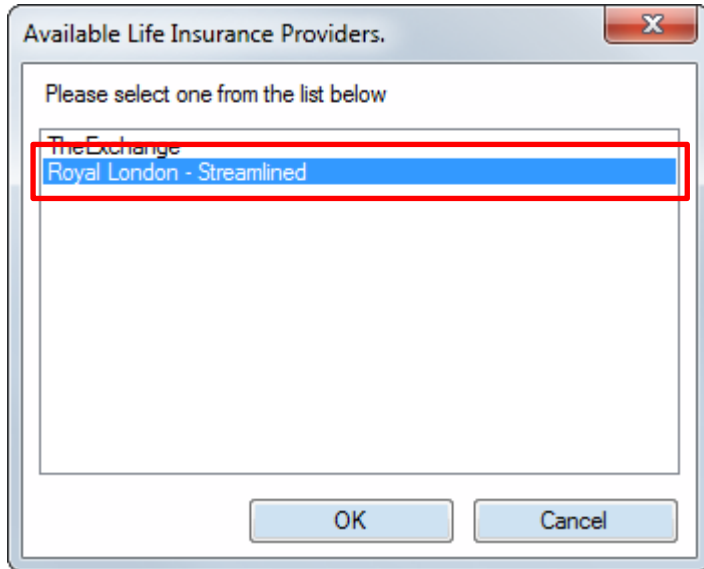


Figure 6: Integration Selection (If Required)

Unlike other integrations, this will not open another interface for the user to add more information. Using the information already recorded in both the Health & Lifestyle tab and the Life cover requirements, a product will automatically be generated. Once the product generation has completed, The Key will present a confirmation message such as that shown below.

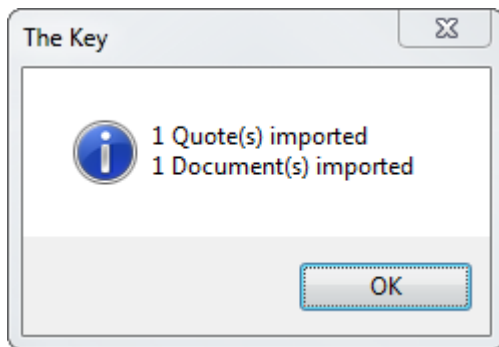


Figure 7: Quote Return Confirmation

At this point, the user can continue with the fact find, or go to Client > Products to see the details of the product that has been returned.

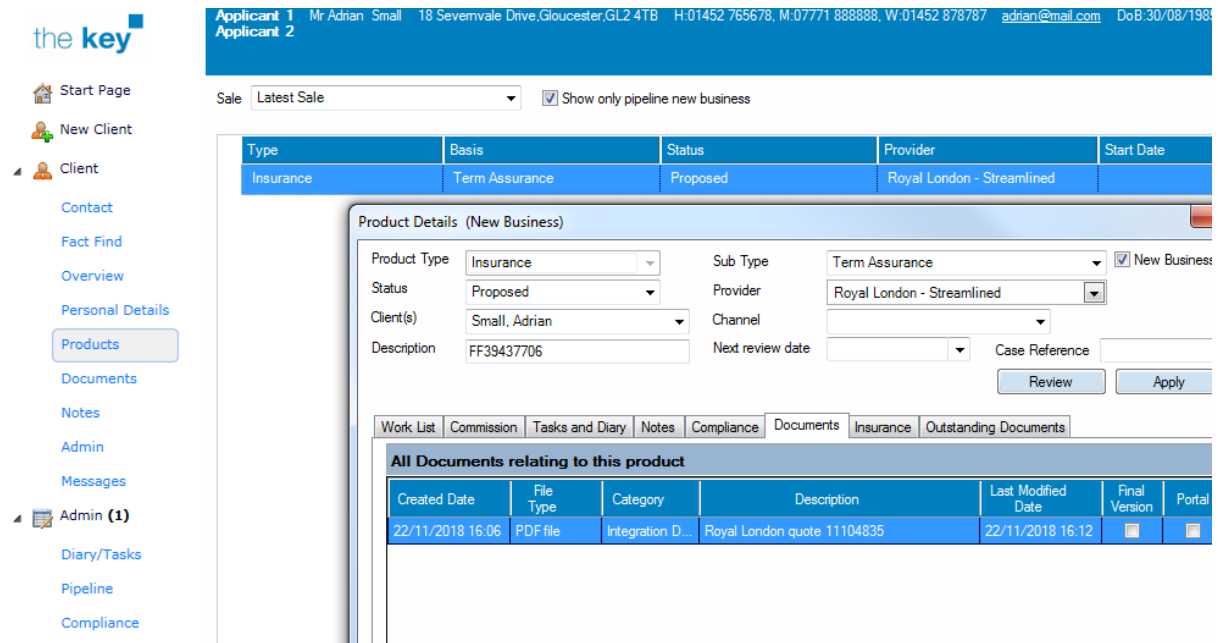


Figure 8: Created Product Details Entry

The Product Details entry will allow users to launch the Royal London website through the 'Review' and 'Apply' buttons to progress the case.

Royal London Underwriting Questions

These changes apply to Mortgage and Protection and Protection Only templates.

As well as two new questions (and the removal of one question), the order of the questions has changed. Therefore the entire table is shown below. This should replace the entire table which is normally located above 'Life and Critical Illness Protection'.

	1st Applicant	2nd Applicant
Are you: <ul style="list-style-type: none"> Awaiting any test or investigation Awaiting the results of any test or investigation, or Experiencing any symptoms or complaints for which you have not yet consulted a doctor? 	<<CLIENT2.HEALTHLIFESTYLE_A P1_HADSYMPTOMS>>	<<CLIENT2.HEALTHLIFESTYLE_A P2_HADSYMPTOMS>>
In the last 2 years have you: <ul style="list-style-type: none"> Seen or been advised to see a specialist, or Stayed in hospital overnight Been at a hospital clinic more than once for the same cause? 	<<CLIENT2.HEALTHLIFESTYLE_A P1_SEENASPECIALIST>>	<<CLIENT2.HEALTHLIFESTYLE_A P2_SEENASPECIALIST>>

<p>Do you have or have you ever had:</p> <ul style="list-style-type: none"> • Cancer • Heart disease, heart condition or surgery on your heart • Diabetes • Stroke or mini-stroke? 	<p><<CLIENT2.HEALTHLIFESTYLE_A P1_SERIOUSILLNESS>></p>	<p><<CLIENT2.HEALTHLIFESTYLE_A P2_SERIOUSILLNESS>></p>
<p>Have any of your previous applications for life insurance been:</p> <ul style="list-style-type: none"> • Declined • Postponed • Subject to an increased premium or has special terms applied? 	<p><<CLIENT2.HEALTHLIFESTYLE_A P1_HADDECLINEDINSURANCE>></p>	<p><<CLIENT2.HEALTHLIFESTYLE_A P2_HADDECLINEDINSURANCE>></p>
<p>In the last 10 years, have you:</p> <ul style="list-style-type: none"> • Taken recreational drugs, other than cannabis • Been advised to reduce your alcohol or used alcohol support services • Tried to take your own life, or thought about doing so? 	<p><<CLIENT2.HEALTHLIFESTYLE_A P1_HADTOUGHLIFE>></p>	<p><<CLIENT2.HEALTHLIFESTYLE_A P2_HADTOUGHLIFE>></p>

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