



Key Features

Group Risk Connect - unique, independent and dedicated group risk support.

Free Trial

Upon registration, the corporate advisor has 28 days to trial before agreeing to proceed.

Time Savers

The system will ensure that a quote request is only forwarded to insurers when it meets their product and number of lives criteria. This saves time trying to work out who will and won't provide a quote.

When producing a quote or managing a policy, the drop down options are easy and quick to use, ensuring that only valid entries are made.

Once a quote has been submitted, a PDF can be downloaded for your records and sent to additional insurers not currently partnering (who will hopefully partner in the future).

The 'Scheme Benefits' tab has an auto completion function and copy options to save re-keying similar scheme and benefit eligibility detail.

On-going policy maintenance of eligibility, claims, medical underwriting etc. will save time preparing for subsequent quote requests and enables records to be continually updated.

The 'Re-quote' option enables subsequent quotes to be requested quickly and easily once the relevant benefit, eligibility and employee data changes have been reviewed.

Compliance and Risk Management

A quote standard has been agreed by the partnering insurers which encourages and assists advisors to consistently provide complete and accurate information, helping to facilitate quicker turnaround times, improved terms and competitive rates.

The 'Help' or '?' text guides the user when considering what information is required where and why. This helps with product competence and errors and omissions mitigation.

The online portable Group Life Assurance Master Trust enables the advisor to mitigate the liability of advising on the suitability of a trust at establishment and in respect of subsequent changes.

No forms and signatures are required by the client and the advisor doesn't need to worry about a trustee bank account, authorised signatories, legislative changes, transferring cover to another insurer, reportable events, perennial comprehensive compliance audits, training and development etc."

The master trust ensures that all claims are dealt with quickly, efficiently and impartially. Death claims have to be dealt with correctly and can often be complex and emotional. In these circumstances it's easy for things to go wrong. The master trust protects lay trustees, employers and advisors from a significant risk of complaint or even litigation.

Additional Features

Multiple clients can be uploaded using the client import option.

A client support name can be attached to the client in order to help reconcile/review outstanding activities.

Group Risk Connect is web-based and therefore accessible 24/7.

The Archive folder enables current quotes and policies to be prioritised.

Historical quotes can be saved in the archive folder and retrieved / re-quoted at any time.

Excel management information enables the advisor to run portfolio and specific reports.

The advisor can set a date to review either a quote, claim or medical underwriting activity (produces an activity alert).

Activity alerts are summarised on the home page as activities become due for review. A daily summary email of outstanding activities is optional.

A policy PDF is also available (not a policy document).

Automated communications are clear and proactive and include:-

- Quote acknowledgment
- Insurer quote processing updates
- Start policy process
- Master trust process
- Activity alerts (optional)

A policy history can be accrued.

Ex-client, current client and prospect statuses are available allowing a targeted approach supported by an MI export.

A 'Save Progress' option is available, as well as an Auto-Save feature, which means the advisor won't lose any data if the internet connection is disrupted or if the advisor needs to revisit at a later date.

Added Client Value

Free introductory health and wellbeing services provided by Group Risk Connects service partners. These are generous and are unlikely to be available if you approached the service partners directly.

The advisor doesn't need to request a quote to gain access to these services. However, the client does need to be added to the clients tab.

Service partners PDF renewal report inserts are available on the service partner's page for the advisor to communicate effectively without needing to elaborate.

With advisor agreement, direct contact between the service partner and client is encouraged.

Negotiable advisor commission, when additional services are agreed with the client, which can be used to offset the registration fee...

The Risk-Improvement strategy section helps price negotiation and a competitive differential.

An online portable Group Life Assurance Master Trust (irrespective of the insurer) is available for all registered group life assurance schemes.

A charge of £950 plus vat is payable in order for the trustees to assist the employer process death claims impartially and professionally.

Security and Confidentiality

Employee data is attached via a browse option which avoids the inconvenience and potential risk of sending via unsecure email.

Registration is governed by an administrator who manages added users by activating and de-activating as required. All users have passwords and see the same client, quote and policy information.

Multiple registrations are possible to support separate departments / offices / propositions / client confidentiality.

The website adheres to the Data Protection Act 1998.

Quotes are forwarded direct to the advisor from the insurer which maintains the advisor / insurer relationship.

Other than quote requests, the advisors client and employee data is not shared or made available to any external party outside of Group Risk Connect.

If the advisor proceeds via a community license, the following summarises the server features and additional site security.

- The site is securely encrypted using HTTPS.
- The site is hosted on its own Linode 1024 server.
- There is a firewall on the server that's configured to protect all ports from external access that are not needed to run the site.
- All databases and directories are backed up daily by automatic scripts and kept for 90 days.
- The entire server is backed up daily by Linode.
- Any ongoing maintenance of the site would be carried out of normal business hours.
- Code has been written to defend against SQL injection ensuring unsafe characters are replaced before data captured in forms is sent to the database.
- Code has been written to defend against XSS ensuring any html tags inserted into data capture forms are stripped.
- Form mandatory field validation is done server side to protect against false positives.
- Code has been added to site to ensure use of the site via an iframe is disallowed to protect against 'click jacking'.

If the advisor proceeds via a customised license, the security and confidentiality will be dictated by the architecture adopted by the corporate advisor.

Future Group Risk Connect Developments

Advisor and insurer feedback.

Additional corporate products.

Quick quote.

Benefit / premium benchmarking.

Service partner reviews.