



## Policy Servicing Events

Friends Provident has developed the following set of Policy Servicing events, these being:

- Overdue premiums and reinstatement requirements
- Cancelled and Lapsed without value policy notification
- Change of Contact details

The attached pages detail the data items available within each file, for each Event Service, with a brief description of the data and details of any required documents.

### Document Update history

Document history	Date updated
Version 0.1 draft	January 2008
Version 1.0 final	April 2008
Version 2.0 enhanced with new services	February 2009

## Overdue premiums and reinstatement requirements

This Event file is provided together with the Cancelled and Lapsed policy notification Event File.

Two files will be produced for this Event Service. The first file will provide details of the contract, the commission, the premium details and the reinstatement requirements. The second file will provide customer contact details.

Data item	Explanation
Policy number	This will contain a Reference Number allocated by Friends Provident to identify a contract
1 <sup>st</sup> Grantee name	This will contain the Full Name of the 1st Client or Company associated with the policy
2 <sup>nd</sup> Grantee name	This will contain the Full Name of the 2nd Client or Company associated with the policy
Policy status	This will detail the status of the policy. There are a number of policy statuses. These are: Overdue, lapse.
Event date/time	This will be the date the event occurred Format : DD-MM -YYYY HH:MM
Additional information	This will contain the document description relating to the Events Overdue system. It will usually state what document has been issued. Examples include: <ul style="list-style-type: none"> <li>➤ Direct Debit rejected</li> <li>➤ Letter to policyholder</li> <li>➤ 1<sup>st</sup> Overdue letter</li> </ul>
Additional information status	This will detail the specific reason, if known, for the policy to become overdue. Examples include: <ul style="list-style-type: none"> <li>➤ Direct Debit Cancelled</li> <li>➤ Account transferred</li> </ul>
Adviser full name	This will contain the full name of the existing Adviser associated with the policy
Intermediary Case Reference Number (ICRN)	This data field is a unique identifier produced and provided by Intermediaries to enable them to track their customers.
Potential Clawback	Where applicable, this will detail the amount of commission to be clawed back. The data in this field will only be displayed when a commission trigger has been generated (72 days before a clawback is due).
Indemnified initial commission	This will contain the amount of indemnified initial commission payable in GBP.
Non indemnified initial commission	This will contain the amount of non- indemnified initial commission payable in GBP.
Single commission	This will contain the amount of Single commission payable in GBP.
Level commission	This will contain the amount of Level commission payable in GBP.
Renewal commission	This will contain the amount of renewal commission payable in GBP.
Product type	This will contain the Product Type. The different types are: <ul style="list-style-type: none"> <li>➤ Appropriate Personal Pension Scheme</li> <li>➤ Compulsory purchase annuity</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Endowment</li> <li>➤ Executive Pension</li> <li>➤ Free standing AVC</li> <li>➤ Group Personal Pension</li> <li>➤ Guaranteed Bond</li> <li>➤ Income Drawdown</li> <li>➤ Individual Personal Pension</li> <li>➤ Individual Stakeholder Personal Pension</li> <li>➤ Investment Bond</li> <li>➤ ISA</li> <li>➤ Occupational scheme – defined Benefit</li> <li>➤ Occupational Scheme – Defined Contribution</li> <li>➤ Personal Equity Plan</li> <li>➤ Phased Retirement</li> <li>➤ Purchased Life Annuities</li> <li>➤ Section 226 Retirement</li> <li>➤ Annuity</li> <li>➤ Section 32</li> <li>➤ Term Protection</li> <li>➤ Unit Trust</li> <li>➤ Whole Life Protection</li> </ul>
Product name	This will contain Friends Provident's own name for the Product
Commencement date	This will contain the Start Date of the Policy.
Policy term years	This will contain the Policy Term in Years that the contributions will be paid for. Where a contract is a Whole Life contract, the field will remain blank
Policy term months	This will contain the Policy Term in Years that the contributions will be paid for. Where a contract is a Whole Life contract, the field will remain blank.
Assignment	This will detail if an assignment exists. Y or N will be displayed.
Assignment name	<p>The type of assignment will be displayed in this field. The different types are:</p> <ul style="list-style-type: none"> <li>- Absolute assignment</li> <li>- Notice of assignment</li> <li>- Building society</li> <li>- Reassigned (no longer assigned)</li> <li>- Unknown assignment (we have been unable to specify the type of assignment)</li> <li>- Building society deposit</li> <li>- Equitable Charge</li> <li>- Special</li> <li>- Revoc. Nomination</li> <li>- Irrevoc. Nomination</li> <li>- Trust</li> <li>- FP collateral loan</li> <li>- FP policy loan</li> </ul>
Statement of Health required from	This is the date the policy will go off risk and a statement of health will be required to consider reinstatement of the policy.
Payment type	This will contain the method of payment used to make the contributions. This could either be Direct Debit, Standing Order or Renewal Notice. Where 'no demand' appears as a data item, a single premium will have been paid. No demand could also signify that the policy

	premiums are being paid by the waiver clause on the policy.
New Payment Instruction required	This field will show either a 'Y' or an 'N'. Where 'Y' is shown the user should refer to the payment type field to determine which type of payment instruction is required.
Premium amount	This will contain the amount of premium for this policy, at the frequency supplied in the premium frequency field. Where a single premium has been received, no amount will appear in this field. The data is being enhanced to be able to show the single premium amount.
Premium frequency	The Frequency at which the Premium is paid, e.g.Monthly; Annually; Single
Total net outstanding premium	This is the total amount of money that is outstanding on the policy and will be required to bring the premiums paid up to date
Next premium due	This field details when the next premium will be due
Next net premium amount	This field details the net amount of the next premium due
Premium payer	This is the person who is paying the premiums. NOTE: This information is not available for policies being paid by renewal notice
Premium currency	The Currency which the Premium is paid, e.g GBP

## Contact details

Data items	Explanation
Policy number	This will contain a Reference Number allocated by Friends Provident to identify a contract
Client name	This will contain the name of the individual recorded for correspondence purposes
Sex	
Date of birth	
National insurance number	Shown if held on our records
Telephone number	This will usually be the home telephone number held on our records
Role	This will contain the different roles held on the policy for the policy number. These will include: <ul style="list-style-type: none"> <li>➤ Life assured 1</li> <li>➤ Life assured 2</li> <li>➤ Grantee 1</li> <li>➤ Grantee 2</li> </ul>
Address line 1	This will contain the first line of the address held on our records.
Address line 2	This will contain the second line of the address held on our records
Address line 3	This will contain the third line of the address held on our records
Address line 4	This will contain the fourth line of the address held on our records
Postcode	This will contain the postcode held on our records

## Cancelled, lapsed without value & rewritten policy notification

This Event file is provided alongside the overdue premium and reinstatement requirement Event file.

Two files will be produced for this Event Service. The first file will provide details of the contract, the commission and the policy status. The second file will provide customer contact details.

Data item	Explanation
Policy number	This will contain a Reference Number allocated by Friends Provident to identify a contract
1 <sup>st</sup> Grantee name	This will contain the Full Name of the 1st Client or Company associated with the policy
2 <sup>nd</sup> Grantee name	This will contain the Full Name of the 2nd Client or Company associated with the policy
Policy status	This will detail the status of the policy. There are a number of policy statuses. These are: Overdue, lapse.
Event date/time	This will be the date the event occurred Format : DD_MM-YYYY HH:MM
Additional information	This will contain the document description relating to the Event: <ul style="list-style-type: none"> <li>• Cancelled</li> <li>• Cooling off</li> <li>• Rewritten</li> <li>• Lapsed</li> </ul>
Adviser full name	This will contain the full name of the existing Adviser associated with the policy
Potential Clawback	Where applicable, this will detail the amount of commission to be clawed back.
Indemnified initial commission	This will contain the amount of indemnified initial commission payable in GBP.  Where a contract has commission payable either in level installments or a single installment, the commission will not be shown. It will also not be available for incremented policies. This is in development and should be available shortly
Non indemnified initial commission	This will contain the amount of non indemnified initial commission payable in GBP.  Where a contract has commission payable either in level installments or a single installment, the commission will not be shown. It is also not available for incremented policies. This is in development and should be available shortly.
Renewal commission	This will contain the amount of renewal commission payable in GBP.  Where a contract has commission payable either in level installments or a single installment, the commission will not be shown. It is also not available for incremented policies. This is in development and should be available shortly.

Product type	This will contain the ORIGO Product Type.
Product name	This will contain Friends Provident's own name for the Product.
Commencement date	This will contain the Start Date of the Policy.
Off risk date	This will contain the date the policy goes off risk.
Assignment	This will detail if an assignment exists. Y or N will be displayed
Assignment name	<p>The type of assignment will be displayed in this field. The different types are:</p> <ul style="list-style-type: none"> <li>- Absolute assignment</li> <li>- Notice of assignment</li> <li>- Building society</li> <li>- Reassigned (no longer assigned)</li> <li>- Unknown assignment (we have been unable to specify the type of assignment)</li> <li>- Building society deposit</li> <li>- Equitable Charge</li> <li>- Special</li> <li>- Revoc. Nomination</li> <li>- Irrevoc. Nomination</li> <li>- Trust</li> <li>- FP collateral loan</li> <li>- FP policy loan</li> </ul>

## Contact details

Data items	Explanation
Policy number	This will contain a Reference Number allocated by Friends Provident to identify a contract
Client name	This will contain the name of the individual recorded for correspondence purposes
Sex	
Date of birth	
National insurance number	Shown if held on our records
Telephone number	This will usually be the home telephone number held on our records
Role	<p>This will contain the different roles held on the policy for the policy number. These will include:</p> <ul style="list-style-type: none"> <li>➤ Life assured 1</li> <li>➤ Life assured 2</li> <li>➤ Grantee 1</li> <li>➤ Grantee 2</li> </ul>
Address line 1	This will contain the first line of the address held on our records.
Address line 2	This will contain the second line of the address held on our records
Address line 3	This will contain the third line of the address held on our records

Address line 4	This will contain the fourth line of the address held on our records
Postcode	This will contain the postcode held on our records

## Change of Contact Event

These Event details are provided in one file.

Data item	Explanation
Policy Number	This will contain a Reference Number allocated by Friends Provident to identify an individual contract
Scheme/Member	This will contain the scheme and member number allocated by Friends Provident to identify a group pension contract
Grantee Name 1	This will contain the Full Name of the 1st Client or Company associated with the policy. Where there is more than one grantee a separate set (line) of data will be provided for each grantee.
Sex	
National Insurance No.	Shown if held on our records
Grantee Name 2	This will contain the Full Name of the 2nd Client or Company associated with the policy
Sex	
National Insurance No	Shown if held on our records
Branch/Agent	
Adviser Full name	This will contain the full name of the existing Adviser associated with the policy
Product type	This will contain the ORIGO Product Type.
Product name	This will contain Friends Provident's own name for the Product.
Commencement date	This will contain the Start Date of the Policy.
Policy term years	This will contain the Policy Term in Years that the contributions will be paid for. Where a contract is a Whole Life contract, the field will remain blank
Policy term months	This will contain the Policy Term in Years that the contributions will be paid for. Where a contract is a Whole Life contract, the field will remain blank.
Old address lines 1-6	This will contain the previously held address of the specified grantee.
Old postcode	This will contain the previously held postcode of the specified grantee.
New address lines 1-6	This will contain the new address of the specified grantee
New postcode	This will contain the new postcode of the specified grantee
Old telephone number 1	This will contain the previously held 'home' telephone number for the specified grantee
New telephone number 1	This will contain the new 'home' telephone

	number for the specified grantee
Old telephone number 2	This will contain the previously held 'work' telephone number for the specified grantee
New telephone number 2	This will contain the new 'work' telephone number for the specified grantee
Old work email address	This will contain the previously held 'work' email address for the specified grantee
New work email address	This will contain the new 'work' email address for the specified grantee
Old home email address	This will contain the previously held 'home' email address for the specified grantee
New home email address	This will contain the new 'home' email address for the specified grantee
Old other email address	This will contain the previously held 'other' email address for the specified grantee.
New other email address	This will contain the new 'other' email address for the specified grantee
Old surname	This will contain the previously held old surname for the specified grantee
New surname	This will contain the new surname for the specified grantee
Old first name	This will contain the previously held first name for the specified grantee
New first name	This will contain the new first name held for the specified grantee
Old title	This will contain the previously held old title for the specified grantee
New title	This will contain the new title for the specified grantee
Gone away indicator	This field will display a 'Y' or 'N' to indicate if the address held is known (Y) or unknown (N)

## Document requirements

Type of document	Description
Statement of Health & Insurability (link to PDF form to be produced)	This document is required when the policy goes off risk. There is a single life assured document and a joint life assured document. The document needs to be printed off, completed, signed by all lives assured and returned to Friends Provident together with any outstanding premiums and the new payment authority (if required).
Direct Debit Instruction/Credit Card Instruction (link to PDF form to be produced)	This document is required when previously held payment instructions have been cancelled. The document needs to be printed off, completed, signed and returned to Friends Provident.