

Frequently Asked Questions

The most Frequently Asked Questions about the Early Warning System are below. Please click on the question to be taken to the answer.

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> What is the EWS?

Legal & General's Early Warning System. This provides a notification of policies that are in danger of lapsing, which may result in commission being clawed back.

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> What benefits are there from using the EWS?

The EWS can assist you to prevent the potential loss of clients and policies and the subsequent reclaim of commission. You will also be able to help clients maintain a continuous level of cover.

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> How can I view the information?

You have 2 options, on screen view or downloadable view.

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> What information is available through on screen view?

The onscreen view displays:

- FRN/Agent Number
- Policy number
- Client name
- O/S premiums
- Claw-back due
- Claw-back date
- Warning type
- Off risk date
- Seller name
- Policy Type
- Reinstatement requirements.

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> What information is available on the download?

All of the above information is available, plus:

- Master agent numbers
- Last full premium paid
- Date Of Birth
- Net premium
- Policy start date
- Client address including postcode.

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> What information is not available?

Investments, Wealth, General Insurance and Health Insurance products.

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> **Where can I find it?**

The EWS service is accessed from the information service centre within the Adviser centre. The link into this is [Information Service Centre](#).

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> **What do I need to do to be able to use it?**

If you are registered as a user of the Adviser center and have a Legal & General agency number you will then be able to subscribe to the EWS service.

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> **How do I register for the Adviser centre?**

You register for the access online at the relevant website. Please follow the links below if you are not already registered:

www.landg.com/advisercentre

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> **How do I subscribe to the EWS service?**

Once logged into the ISC, you are able to click on a link to take you into the registrations page for EWS. Depending upon the structure of your firm, you may need to have the business principal's permission if other agents details are visible on the reports.

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> **What are the different access levels and which access level am I?**

When you first registered for the Adviser Centre you will have been set up as either a standard user or a super user. To subscribe to EWS you must have super user access.

N.B. It is important that you know and understand that upgrading to super user will not only allow you to subscribe for EWS but will allow access to all business and agency numbers your firm has with Legal & General on other areas of the website such as New Business Tracking and OLPCConnect. If you need advice or guidance, please call our Registrations Team on **0370 0500274** and they will talk you through the access levels and how you need to proceed.

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> **What is a FRN?**

A FRN is a Firm Registration Number provided by the Financial Services Authority. You will need a FRN to access NEWS.

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> **What happens if the FRN I use to access does not show my agency number?**

If your firm has multiple FRN's you will only be able to view the cases for the FRN that is associated to the agency number you are registered under to access the system. To receive EWS notifications and view the reports on line for an alternate FRN you will need to contact Legal & General and arrange for this to be setup. To do this please call **0370 0500274** and select option 2 then option 1.

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> Why, on some occasions, are cases not reported?

Cases will not be reported by EWS for the following reasons:

- Policies where notification of Death or Surrender has been received
- Direct Debit Bouncer & Direct Debit Cancellations for non-live policies and policies that have reached the end of their term.
- Direct Debit Bouncer records that will be reset to represent – this refers to DD's that are returned as unpaid for the reason 'refer to payer' which we are able to represent to the bank.

NB: Previously, CFO's were not notified if they occurred within the 30 day cooling off period. We have listened to feedback from our agents and from 6th June, this limiter is removed & CFO's WILL now be notified to you within the 30 day cooling off period.

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> Why aren't my reports present?

Reports can sometimes be delayed if the processing does not run on schedule, for example over bank holiday weekends.

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> If I have trouble getting into EWS what should I do/who should I contact?

If you have an issue, then you should contact the Registrations Team on

0370 0500274

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> If I think the data is incorrect what should I do/who should I contact?

If you have an issue, then you should contact the Registrations Team on

0370 0500274

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> How can I get more information about the EWS service?

To get further information on EWS please contact your Legal & General account manager or visit the following website:

<http://www.legalandgeneral-retention.com/index.php>

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