



Executive summary

<p>Wider Stakeholder Group going forward</p>	<ul style="list-style-type: none"> • Whilst the meeting recognised there were a long list of issues that needed to be addressed, this Group would continue to focus on the areas previously identified and deliver on this first before any further issues were put on the table. • FTRC commended all participants for their openness at the previous meeting held on 1 July and stated that it was vital to main that level of co-operation if the industry were to deliver a better outcome for consumers. This meeting was equally open. 	<p>Slides 10 - 13</p>
<p>Contract Enquiry references (legacy business)</p>	<ul style="list-style-type: none"> • Client Management Systems have all now received details of provider reference formats for products supported by Contract Enquiry. • This information will now be used by the client management systems to reduce the number of failed Contract Enquiry requests that result when the incorrect policy reference is quoted in a message request. • FTRC identified the need to assess the impact of implementing this solution it would be imperative for client management systems to develop mechanisms that could track and report any improvements to the services as a result. This was generally accepted. 	<p>Slides 15 - 16</p>
<p>Contract Enquiry references (new business)</p>	<ul style="list-style-type: none"> • Moving forward there needs to be a better way to record Contract Enquiry reference numbers within client management systems thus reducing the need to conduct masking activity as reducing number of failed messages. • It was agreed further investigative work was needed to better understand how providers represented Contract Enquiry policy formats within all e-messages they supported for individual and group business. • Once the outcome is known client management systems will be in a position to understand if they will be able to use these reference numbers for Contract Enquiry. 	<p>Slides 18 - 19</p>
<p>Tripartite Framework</p>	<ul style="list-style-type: none"> • Objective is to improve the efficiency of new and current adviser implementations of Contract Enquiry. • This is to achieved by opening the lines of communication and information sharing far earlier in the process to allow parties an opportunity to discuss requirements and set expectations. • Experience to date has shown that not having such a process in place has caused frustrations for all e.g. undermining adviser confidence in the Contract Enquiry service and client management systems, providers concerned at how the service is being used and their ability to meet demand. • Widespread agreement that by putting a formal process in place between advisers, client management systems and providers prior to launch of a Contract Enquiry service will help to tackle such issues. • FTRC to develop recommendations put forward and aim to deliver output by end of Sept 208. 	<p>Slides 20 - 24</p>



Executive summary cont.

<p>Error messages</p>	<ul style="list-style-type: none"> • Recognition that error and warning messages sent back following a Contract Enquiry request need to be reviewed as experience has shown current practices are not assisting the end user to take the appropriate corrective action to prevent such a message being recover again. • A number of recommendations to improve this situation were put forward by participants and these will be worked up by FTRC, Axa and Norwich Union. 	<p>Slides 25 - 26</p>
<p>E-new business integrations</p>	<ul style="list-style-type: none"> • Adviser demand for e-new business services could to intensify over the coming months as they look to take advantage of their increased investment in technology. • However the parties needed to deliver this capability (client management system's, portals and providers) have yet to deliver the extent of integration distributors are looking for. • If the e-new business process fails to deliver sufficient benefit for advisers this opportunity to could be missed. • The meeting did recognise that certain organisations had developed impressive pre-population capabilities therefore reducing the need for advisers to re-key in data when submitting business via a portal. It was also noted that such achievements were sporadic as these developments did not cover all products and was not reflective of the industry as a whole. • Discussions between FTRC and the L&P 3 major portals have identified that re-population capabilities have yet to reach the same standard as pre-population. • Some providers are now questioning whether portals should play any part in developing re-population capabilities as experience has shown systems that they have not developed the capability to pass this data back to adviser client management systems. • These view were challenges by some of the portals who stated that there was a lack of understanding about the capabilities that actually existed. • FTRC stated to address this perception portals would be asked to confirm the extent of their e-new business capabilities (pre-population and re-population) across client management systems, providers and products. 	<p>Slides 27 - 30</p>