How to use the
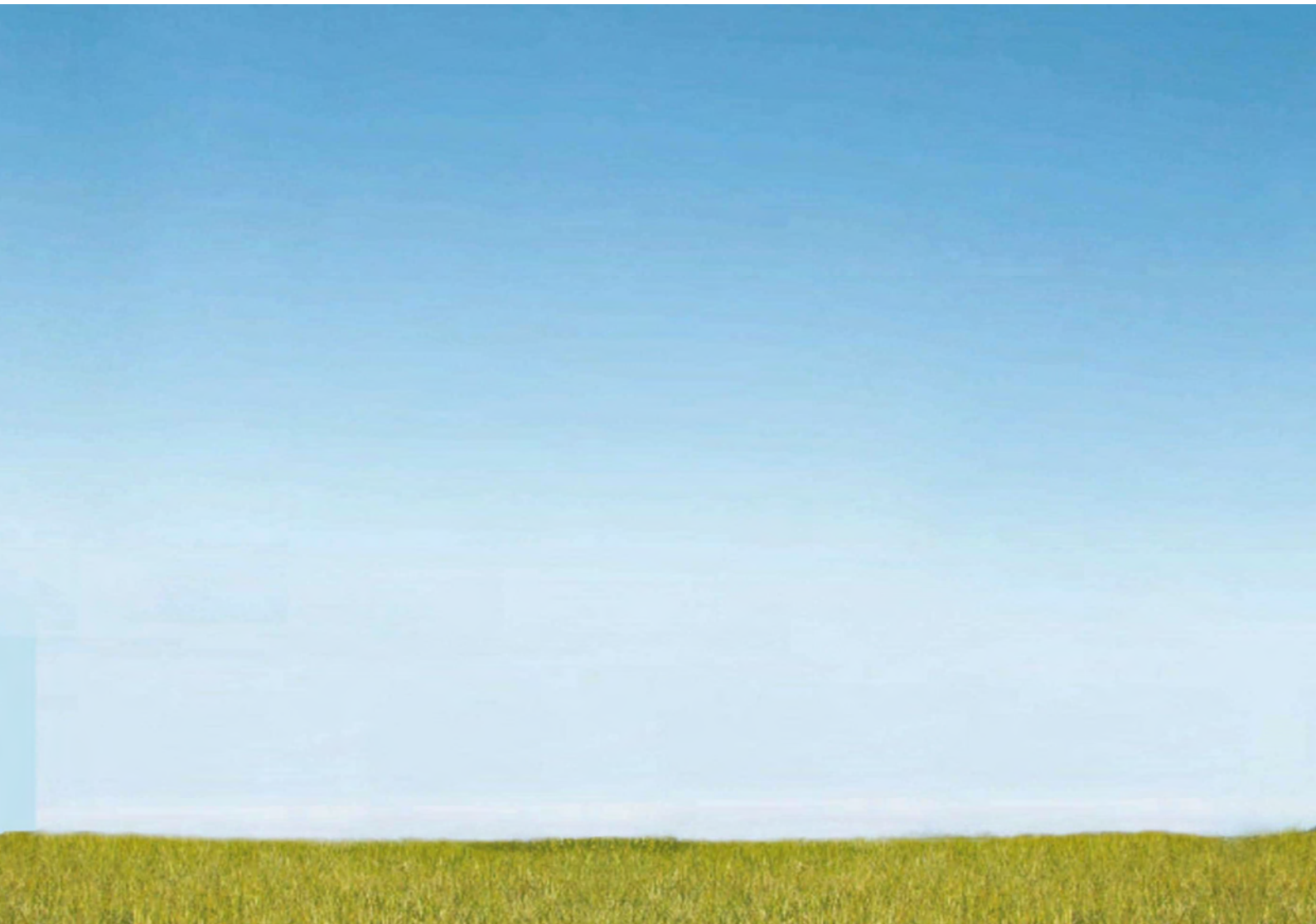# Risk*first*
underwriting platform

This guide shows you how to use the Risk*first* online underwriting platform.

You can learn everything from how to log on to how to underwrite your client in minutes and email policy documents on the spot.

Getting started

Navigating

Completing

Saving

Using

Help

Signatures

Part 1 – How do I access the Risk*first* platform?

You can access the platform through Illustrator*first* by clicking on the [APPLY ONLINE] button in the bottom right-hand side of the screen. If this button is not active please contact Software Support on 1800 338 151. You can also access the platform via n-link. You will need to be connected to the internet.

Once you have accessed the Risk*first* platform you can now bookmark the page should you wish to return to this directly without navigating through Illustrator*first.*

Part 2 – How do I populate the online application form?

Risk*first* is a revolutionary advancement that saves copious amounts of time compared to yesterday's paper-based solution. Risk*first* is not, however, a solution that goes hand in hand with the paper-based application. This is because the online platform makes numerous automated decisions that the manual underwriting process can not match.

Underwriting assessments for paper-based forms are based on the details supplied within the application form. With Risk*first* there is no need for you to collect client information via the paper based form. Questions in the form can be different to those within the Risk*first* platform. That is why advisers are not able to use a completed paper based form as the basis to enter data into Risk*first.*

If you do transpose answers from a paper application form you will need to have those answers confirmed by the client by having them sign a copy of the Declaration Document (printable from the Offer section in the platform – see section 14 – How to get a signature) or signing a copy of the Underwriting Report (presented at the conclusion of the online application).

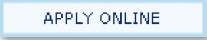## Part 3 – How to login to the Risk*first* platform from Illustrator*first*

1. Complete your Illustrator*first* quotation as usual.

Getting started

2. Once you are happy with your illustration click on [APPLY ONLINE] in the bottom right-hand side of the screen. You must be connected to the internet.
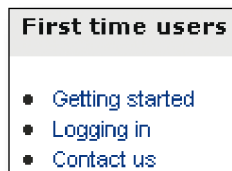
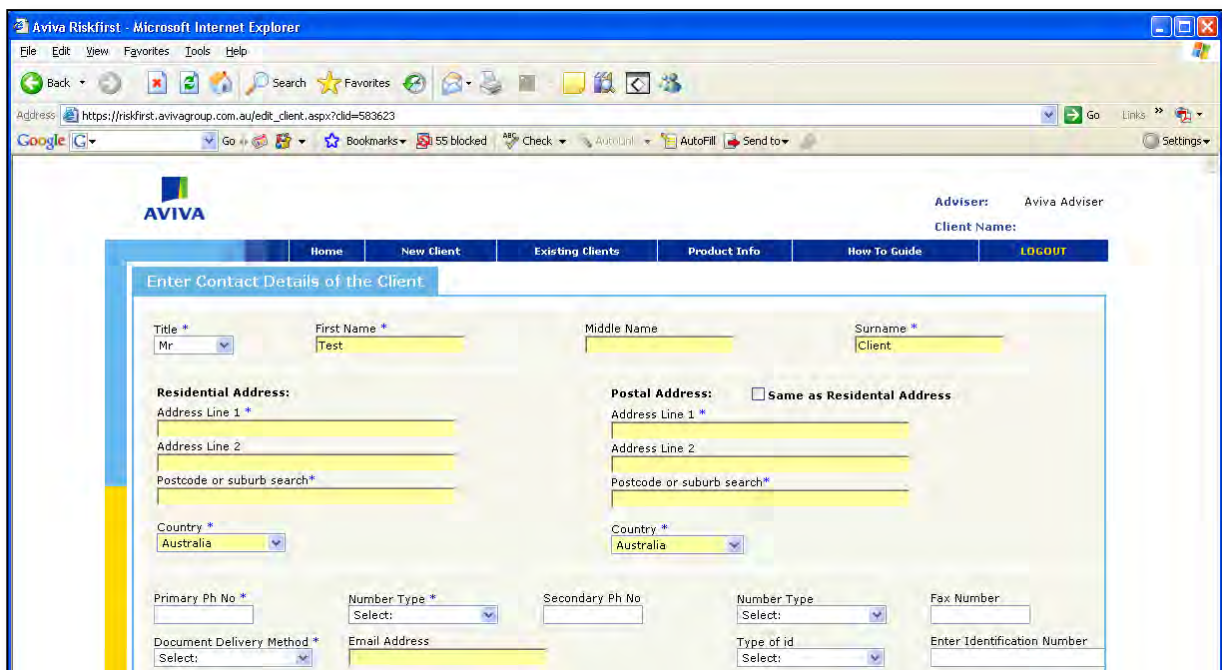3. You will now be taken to the Risk*first* platform.

4. Using the login selection either choose to login with your Aviva Group web or n-link login details, then complete your Login ID and Password and click [GO]

5. If you are a first time user click on the links in the 'First time user' section for additional help if required.


6. The Risk*first* platform will now open up a new client record and prepopulate information from the Illustrator*first* quotation:
    ■ title ■ name ■ sex ■ date of birth ■ occupation ■ salary ■ smoker/non-smoker ■ illustration details.

Part 4 – How to login to the Risk*first* platform directly (without having to login via Illustrator*first*)

1. If you have accessed the Risk*first* platform for the first time you can bookmark the page to your favourites on your internet home page and access this directly without having to login via Illustrator*first*.

You will be taken to the home page and can navigate to new or existing client illustrations.
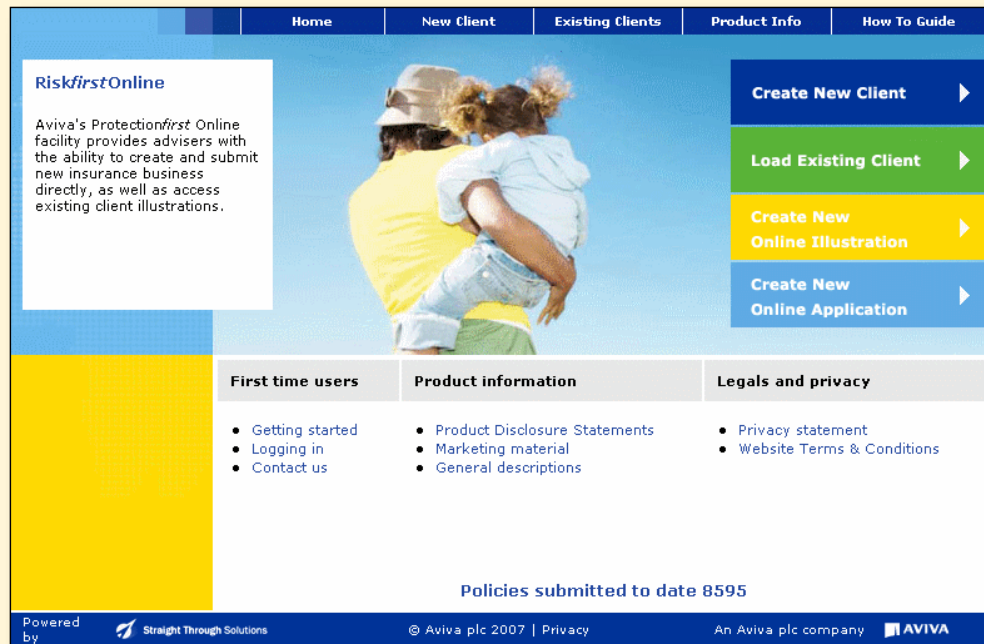
2. You will then continue with the login selection. Choose to login with your Aviva Group web or n-link login details, then complete your Login ID and Password and click on **GO**
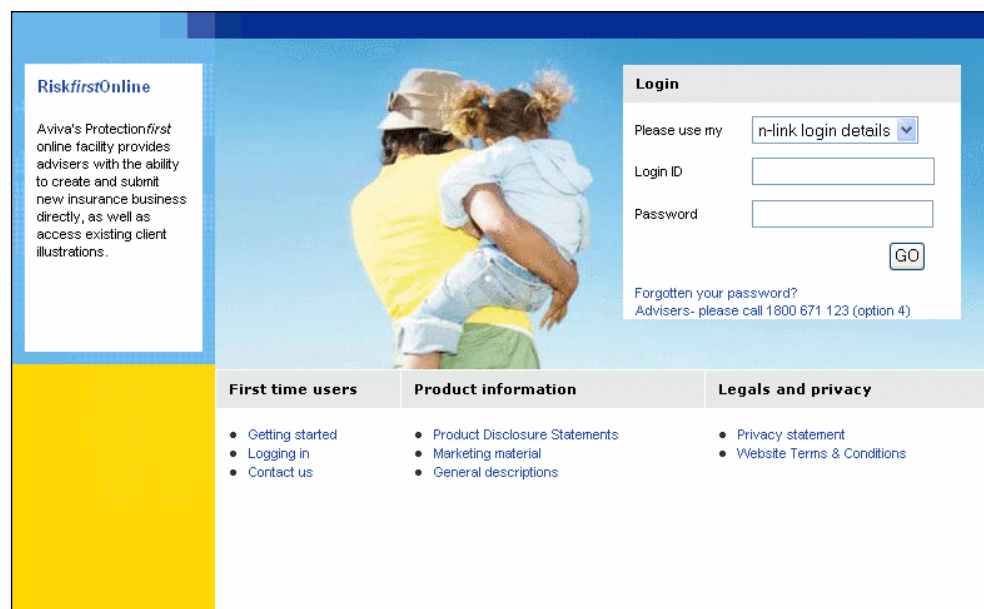
Part 5 – How to navigate through the Risk*first* platform

1. The toolbar at the top of the screen shows you at which stage of the online application process you are at. Sections not yet completed will be grey, while sections you are currently working on will be in dark blue and completed sections will be light blue.

| Life Insured | Cover Required | Illustration | Policy Setup | Duty of Disclosure | Underwriting | Offer | Payment Details | Notes | T&Cs | Apply | Complete |

You can click on any of these headings once they are light blue to navigate immediately to that area.

2. Within each screen, mandatory data fields are denoted with an asterisk (*) and must be completed before you can move on to the next screen. If a required data field is not complete then an error message will appear stating the type of data required.

3. To navigate to the next screens click on the **NEXT SECTION** button at the bottom right-hand side of the screen. This automatically saves each page as you navigate through the platform. Once you have completed the initial screen, a **PREVIOUS SECTION** button will also appear to allow you to navigate back through to the screens or you can click on the section in the toolbar.

4. When completing the 'Underwriting' section it is essential that these sections are completed with your client as the answers provided form part of the client's Duty of Disclosure. A failure to comply with this duty may render the insurance contract void by Aviva.

5. To navigate through the 'Underwriting' screens an additional table will appear on the left-hand side of the screen. This will indicate which areas of the 'Underwriting' section you need to complete for your client. A tick will appear next to the areas you have completed.

Click on any of the previously completed areas to navigate back to the input screens. The **NEXT SECTION** button will always navigate you to the next unanswered question provided all mandatory data fields are completed.

6. Each question will either have radio buttons to allow you to make one selection only or checkboxes which will allow multiple selections.
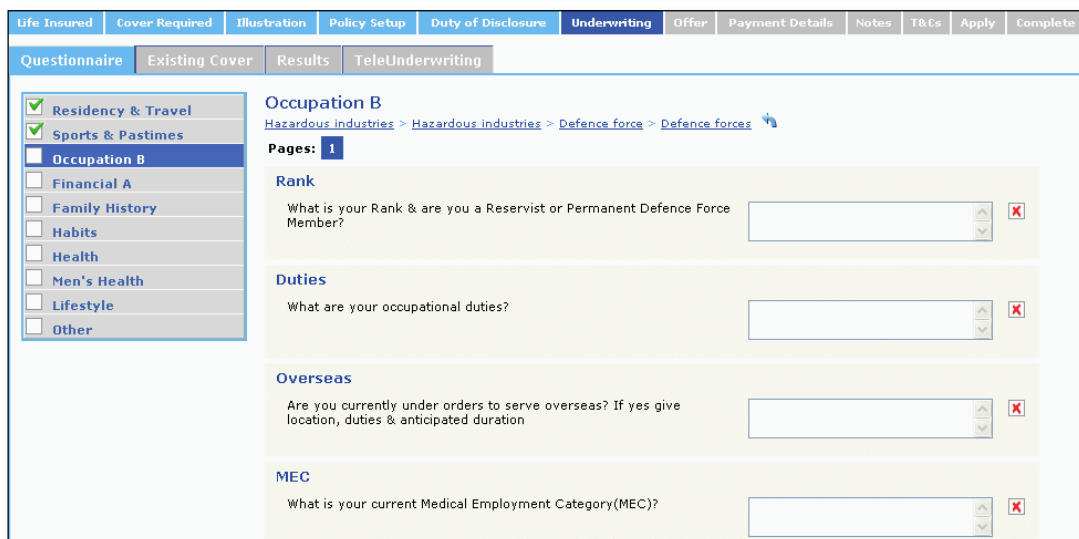
7. Where additional information is required, free text boxes will appear.
   You must answer each question.

8. A red cross will appear next to each of the unanswered underwriting questions. A green tick will appear next to the question when the answers have been completed. Please note you are not able to navigate to the next section of the application until all answers have been completed.

9. Some underwriting questions will require further information. A sub question structure will appear at the top of the page and you can click on [icon] to navigate back to previous answers if required.

10. A red arrow will indicate that you have not answered all of the sub-questions and you will be unable to navigate to the next screen. You can click on this arrow to move through the questions and sub questions to complete or to change previous answers.
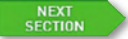
11. If you answer any questions incorrectly you can navigate back to the previous questions by clicking [icon] and changing your answer.

12. If you change any previous answers a message will advise that all answers to the sub questions will be lost.
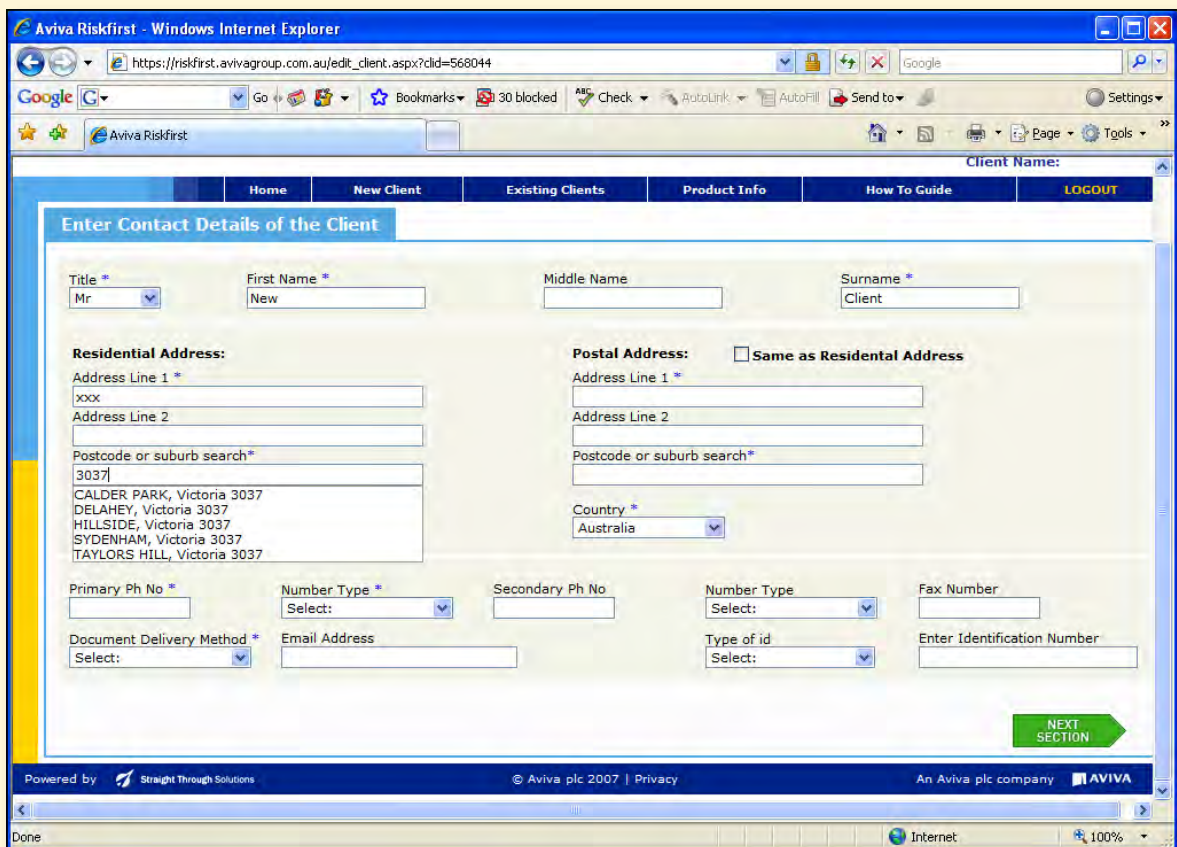
> **All answers previously provided to this question will be lost if you make this change. Do you still want to make the change?**
>
> Yes   No

13. For sections where the questions flow onto a second page, an additional navigation icon will appear. Click on **Pages: 1 2** . This will allow you to navigate between these pages. Or simply use the **NEXT SECTION** button.

14. Once you have reached the end of a category in the 'Underwriting' questions (e.g. health) the **NEXT SECTION** button will take you back to the last question that had checkboxes to give you an opportunity to check additional checkboxes and provide additional information.

Part 6 – How to complete an online application

1. Once you enter the Risk*first* platform the 'Contact Details' page will appear. The Title and Name will be prepopulated from your Illustrator*first* quotation (except where you have entered Risk*first* directly).

Note: To avoid multiple client records generate quotes and applications using the client records you have already created in Risk*first*.

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2. Complete the Residential and Postal addresses. Enter the full or partial suburb name, or the full postcode. A list of possible matches will be returned. Click and select the required suburb/postcode.

3. If the Postal Address is the same as the Residential Address place a tick in the **☐ Same as Residental Address** box. The screen will now refresh and the address fields will be removed.
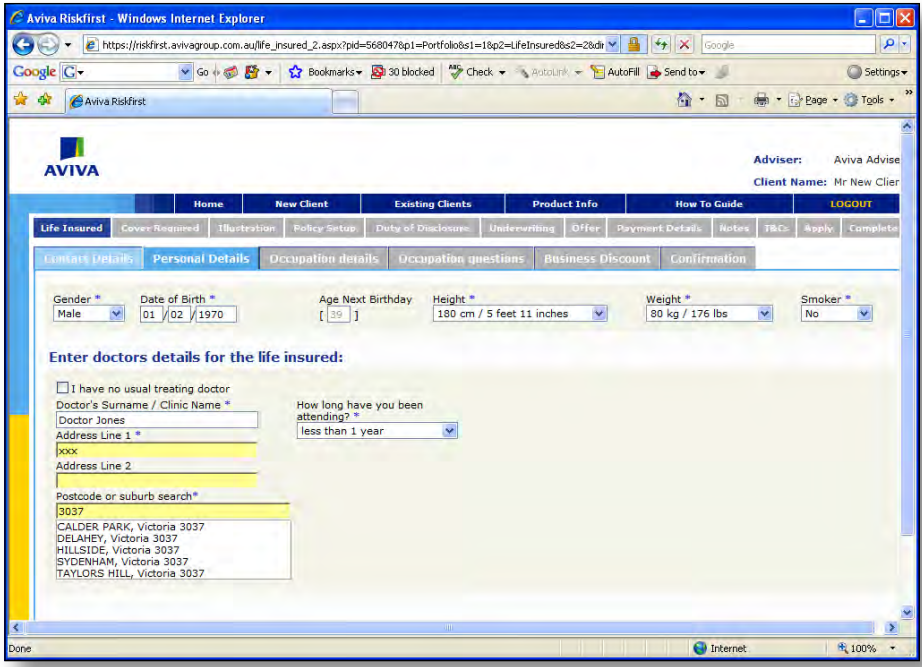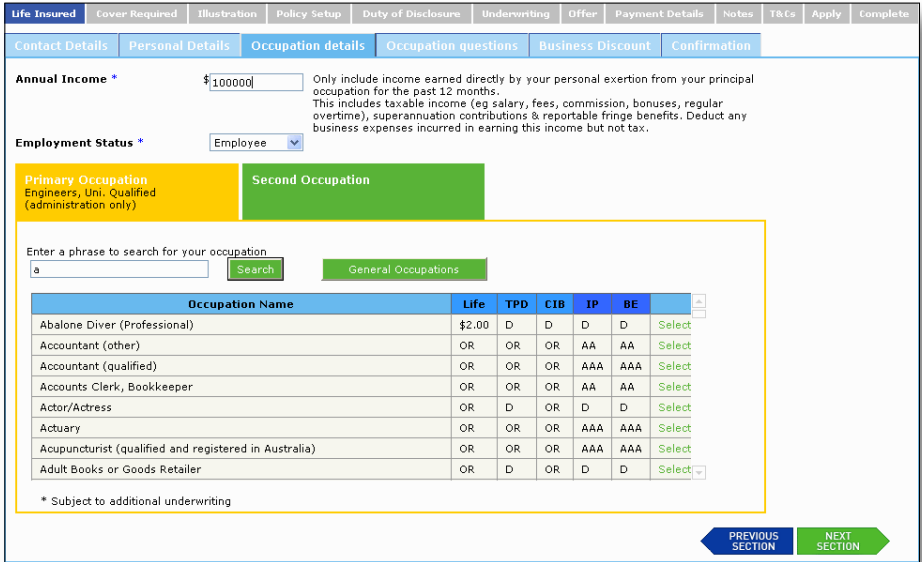

4. Complete all remaining fields then click on the **NEXT SECTION** button.

5. Enter the personal details for your client. Doctor's details are mandatory data fields except where you tick the **☐ I have no usual treating doctor** box.

6. Click the **NEXT SECTION** button.

7. The Annual Income, Employment Status and Primary Occupation will be prepopulated from your Illustrator*first* illustration (except where you have entered Risk*first* directly).

Completing

8. Where the Primary Occupation or Second Occupation box is yellow, this is active to make a change or add a new occupation. Where the occupation box is green this is not active and you are unable to change or add an occupation. To change the occupation box to yellow, click on the Primary Occupation or Secondary Occupation wording in the box.

9. Then enter a phrase to search for your occupation then click **Search**

10. A table below will populate with the Occupation Names. Click **Select** for your chosen occupation.

Enter a phrase to search for your occupation

| acc | | | | Search | | General Occupations | | | | |

Occupation Name	Life	TPD	CIB	IP	BE	
Accountant (Other)	OR	OR	OR	AA	AA	Select
Accountant (Qualified)	OR	OR	OR	AAA	AAA	Select
Accounts Clerk, Bookkeeper	OR	OR	OR	AA	AA	Select
Motor Vehicle Accessories and Spare Parts Retailer	OR	1.5	OR	A2	D	Select
Tobacconist	OR	OR	OR	A	D	Select
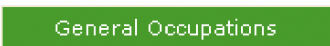
11. The occupation box will now be updated with the selected occupation.

12. If you are unable to find a suitable occupation in the Primary Occupation list you may choose a General Occupation by clicking on the **General Occupations** button.

    Note: If you select a General Occupation, you will automatically be referred to the Underwriting Team.

13. A table below will populate with the General Occupations.

14. Click **Select** for your chosen General Occupation.

Enter a phrase to search for your occupation

| | | Search | | General Occupations | | | | |

If you select a general occupation, you will automatically be referred to underwriting.

Occupation Name	Life	TPD	CIB	IP	BE	
AAA rated occupation	OR	OR	OR	AAA	AAA	Select
AA rated occupation	OR	OR	OR	AA	AA	Select
A rated occupation	OR	OR	OR	A	A	Select
A2 rated occupation	OR	1.5	OR	A2	A2	Select
B rated occupation	OR	1.5	OR	B	B	Select
B2 rated occupation	OR	2	OR	B2	B2	Select
C rated occupation	OR	2	OR	C	C	Select
LP rated occupation	OR	OR	OR	LP	LP	Select
MP rated occupation	OR	OR	OR	MP	MP	Select

Completing

15. The occupation box will now be updated with the selected General Occupation.

16. If adding a Second Occupation you will also need to complete the 'Hours per week' field.

Second Occupation - Remove
Accountant (Other)

Hours per week
10

17. Click the **NEXT SECTION** button.

18. If you are applying for a Business Relationship Discount click on the 'Yes' radio button and complete the mandatory fields which will appear. For information on the Business Relationship Discount please refer to the Protection*first* PDS.

Are you applying for the Business Relationship Discount? ⦿No ○Yes

| Life Insured | Cover Required | Illustration | Policy Setup | Duty of Disclosure | Underwriting | Offer | Payment Details | Notes | T&Cs | Apply | Complete |

Contact Details | Personal Details | Occupation details | Occupation questions | **Business Discount** | Confirmation

Are you applying for the Business Relationship Discount?   ○No ⦿Yes

Company *   Partnership/Trust name *   Business type *

Business partner name *   Date of birth *   Policy number *
1.
2.
3.

19. Click the **NEXT SECTION** button.

20. A confirmation page will appear.

Personal Details

Name: Mr Example Client

Residential Address:
1 The Street
MELBOURNE
Victoria 3000
Australia

Postal Address:
1 The Street
MELBOURNE
Victoria 3000
Australia

Doctor Details:
Dr Green
1 The Road
MELBOURNE
Victoria 3000
Australia

Contact Details:
Home: 0399998888

Gender: **DOB:**   **Height:**   **Weight:**
Male   26/01/1967   178cm   80kg

Document Delivery: Post

Smoker Status: No

Annual Salary: $100000

Employment Status: employed

Occupation: Accountant (Qualified)

Second Occupation: Accountant (Other)

Second Occupation Hours: 10

Completing
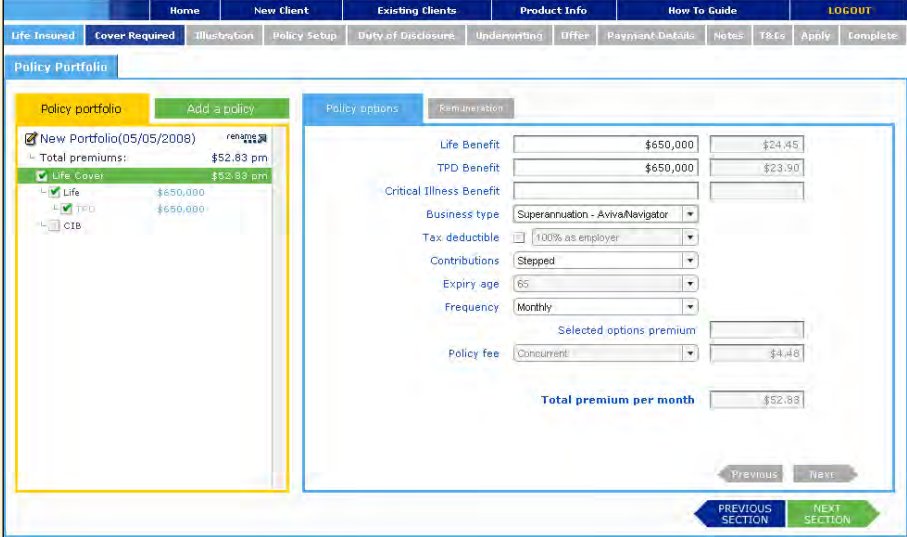
21. If you are happy with the details then click the **NEXT SECTION** button to proceed.

    If you wish to change any previous details click the **PREVIOUS SECTION** button.

22. You will be taken to the 'Policy Portfolio' page. These are the same screens as Illustrator*first*.

    If you login to the Risk*first* platform from Illustrator*first* these screens will be populated from the illustration you completed. At this stage you can amend the illustration or add any new products. This information will not flow back into your Illustrator*first* illustration.

    If you login to the Risk*first* platform directly (not from Illustrator*first*) you will need to complete these screens.
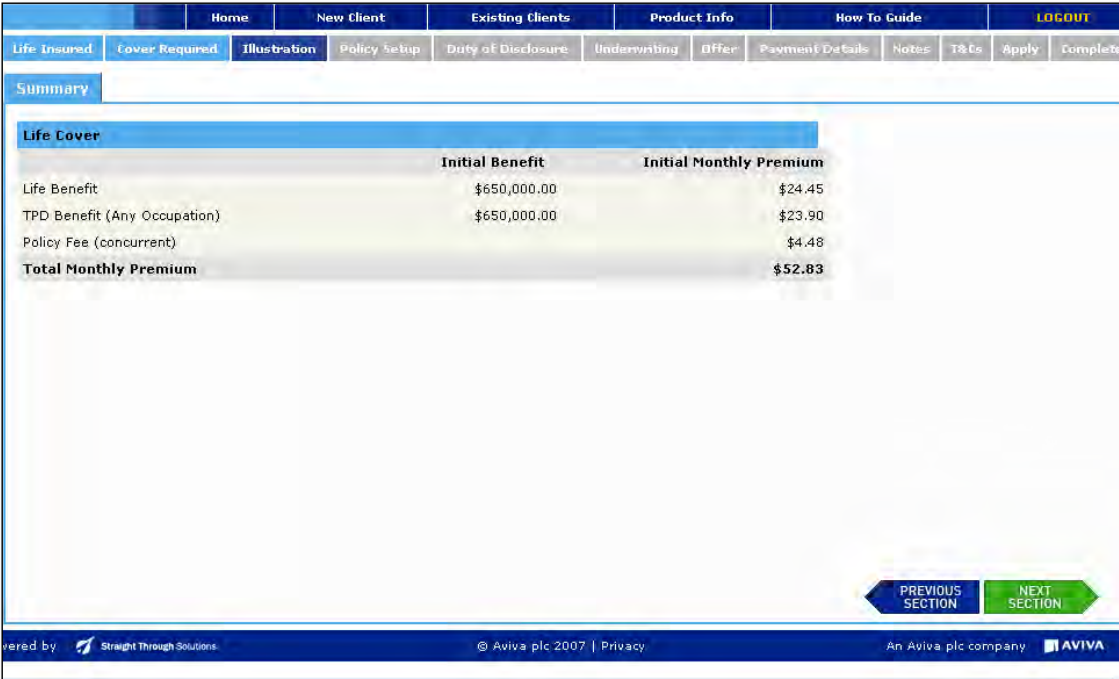
23. Click the **NEXT SECTION** button.

24. The 'Summary' page will appear.

25. Click the **NEXT SECTION** button.

26. The 'Policy Owner' page will appear. It is mandatory information to complete a Current Policy Owner for each policy. You can choose to either have the existing Life Insured, a new individual or a new business added as the Current Policy Owner.

27. To add an existing Life Insured or individual as the Policy Owner, click the [Same As] button in the 'Assign existing insuree or individual' field.

28. The 'Current Policy Owners' box will now be populated with the individual's name. The Primary Owner will receive all relevant correspondence about the policy (i.e. payment due notices).

29. If the Current Policy Owner is either a new individual or a new business click either

[Add new individual]

or

[Add new business]

30. Enter the contact details of the 'new individual' or 'new business' into the contact details page.

31. Complete all the fields then click the [NEXT SECTION] button.

32. When completing an application for joint policy owners only, complete whether they are:

[○ Joint Tenants] or [○ Tenants in Common]

33. For superannuation contracts a different page will appear as you will have to choose who the trustee is. You can choose either:
   - NULIS Nominees – Norwich Union Superannuation Trust (NUST)
   - NULIS Nominees – Navigator Personal Retirement Plan (PRP), or
   - add details of another trustee

34. Choose either 'NUST' or 'PRP' or complete the details of the trustee in the panel then click the Select this trustee button.

35. If you select 'NUST' an additional page will appear for you to complete information on the contribution and Tax File Number.

Note: Where you select 'NUST' as the trustee it is compulsory to provide the client's TFN when using the Risk*first* platform. You will be able to proceed further without completing a valid TFN at this stage but you must complete this prior to submitting the application.

36. Click the NEXT SECTION button.
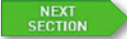
37. If you select 'PRP' no additional screen will need to be completed.
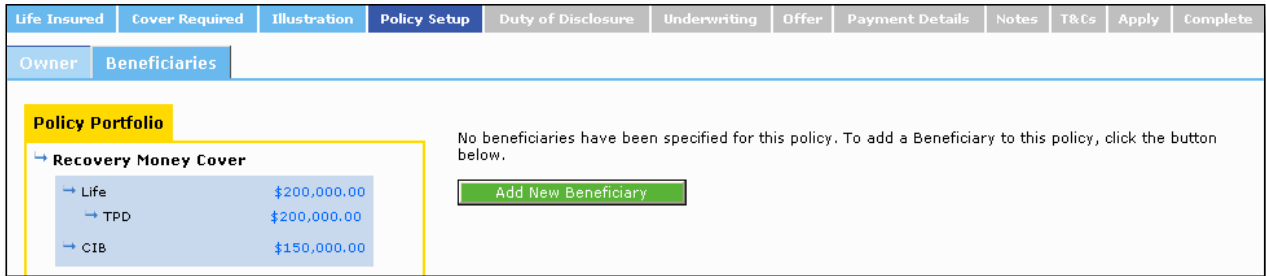
Note: Where 'PRP' is selected as the trustee, the consequences are the following:
   - NULIS Nominees is the policy owner
   - Navigator PRP is the scheme / fund i.e. the policy is an external super policy – not a NUST policy
   - payment method can only be via a PRP account
   - normal external super business rules apply

38. The trustee details will now be prepopulated.

Completing

39. Complete the process for each policy in the 'Policy Portfolio' table. Each policy must have owner details added before you can proceed to the next section.

40. Click the **NEXT SECTION** button.

41. The 'Beneficiaries' page will appear.
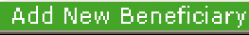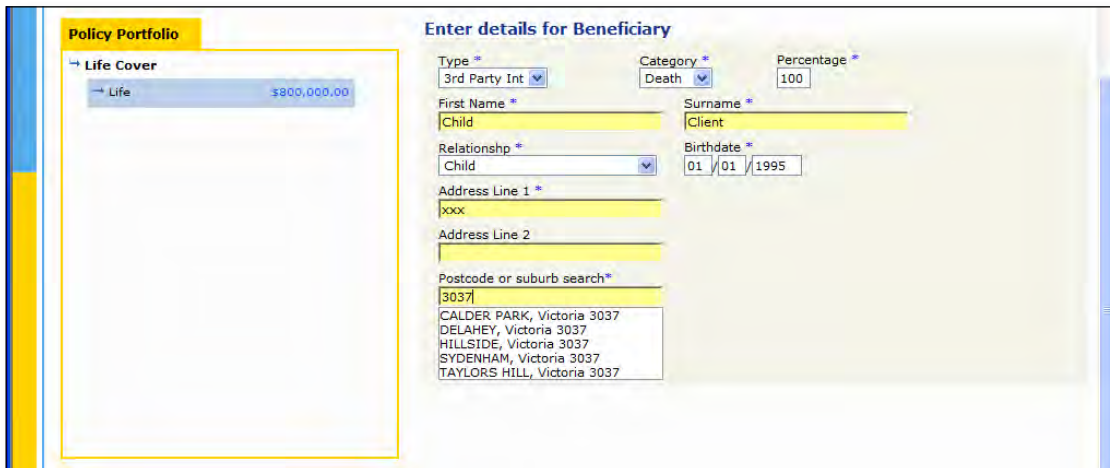
42. To add a beneficiary click the **Add New Beneficiary** button.

43. Complete the beneficiary's details in the panel. Repeat the process for all beneficiaries. The total percentage must be 100%.
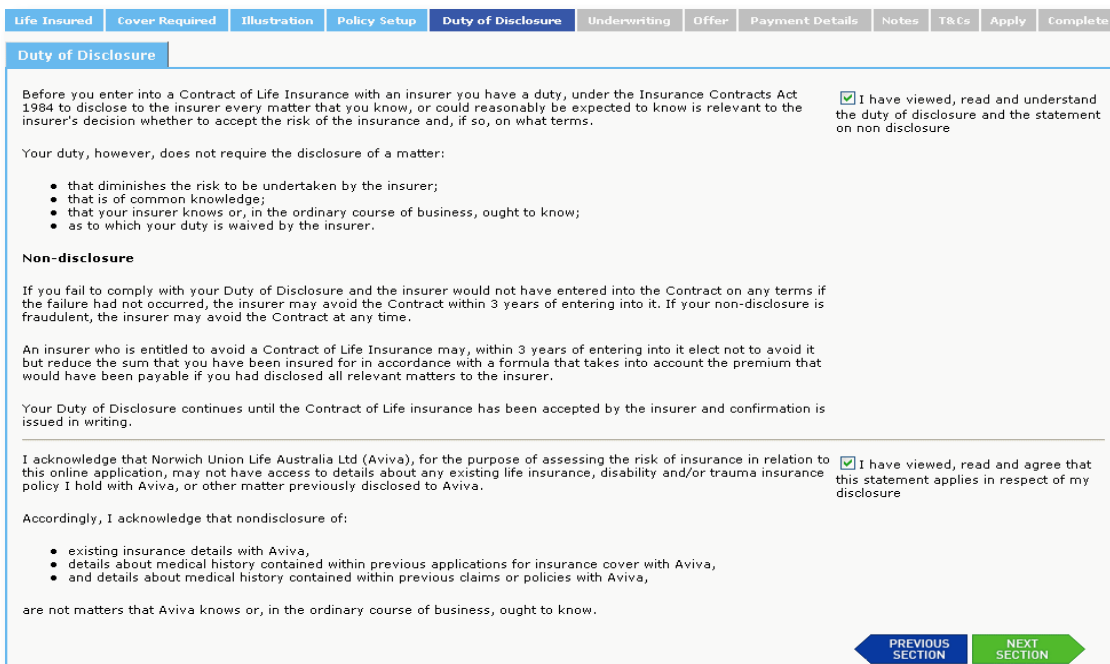
44. Click the **NEXT SECTION** button.

45. You will be taken to the 'Duty of Disclosure' module. You must read the duty of disclosure, the statement of non-disclosure and confirm you agree by ticking the 'confirm' box.

46. Click the **NEXT SECTION** button.

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47. You will now be taken to the Underwriting module. It is essential that these sections are completed with your client as the underwriting questions are your client's disclosure.

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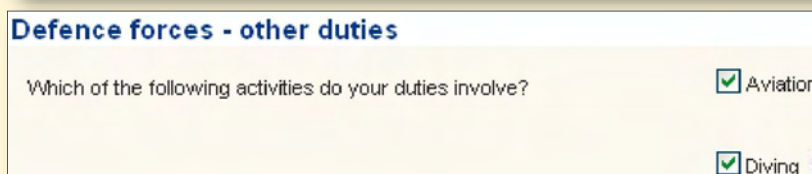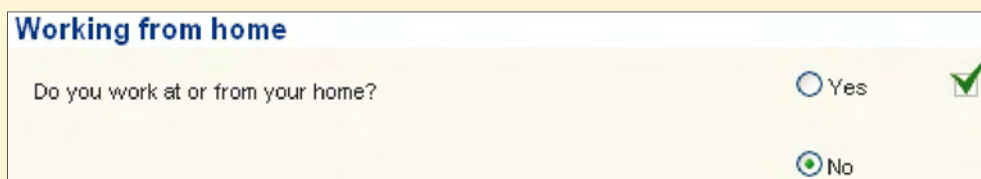
48. To navigate through the underwriting screens, an additional table will appear on the left hand side of the screen. This will indicate which areas of the underwriting section you need to complete for your client. A tick will appear next to the areas you have completed.

Click on any of the previously completed areas to navigate back to the input screens.

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49. Each question will either have radio buttons to allow you to make one selection only or checkboxes which will allow multiple selections.

Completing

50. Where additional information is required, free text boxes will appear. You must answer each question.

51. A red cross will appear next to each of the unanswered underwriting questions. A green tick will appear next to the question if the answer has been completed. You are unable to navigate to the next section of the application until all answers have been completed.

52. Some underwriting questions will require further information. A sub question structure will appear at the top of the page and you can click on the [button] button to navigate back to previous answers if required.

53. A red arrow will indicate that you have not answered all of the sub questions and you will be unable to navigate to the next screen. You can click on this arrow to move through the questions and sub questions until complete or to change previous answers.

54. If you answer any questions incorrectly, you can navigate back to the previous questions by clicking the [button] button and change your answer.

55. If you change any previous answers, a message will advise that all answers to the sub questions will be lost.

Completing

56. For sections where the questions flow onto a second page an additional navigation icon will appear.

Click on **Pages: 1 2** to navigate between these pages or simply use the **NEXT SECTION** button.

57. Once you have reached the end of a category in the 'Underwriting' questions (e.g. health) the **NEXT SECTION** button will take you back to the last question that had checkboxes to give you an opportunity to check additional checkboxes and provide additional information.

58. In the last section of the Underwriting module you will be asked if you would like Aviva to arrange a referral for medical requirements pertaining to the application to Lifescreen Australia. This can be completed in an average time of seven days.

59. You will then need to complete a declaration as to whether the answers to the Underwriting module have been completed with your client or if they have been transposed from the paper application form.

Note: If you have transposed answers from the paper application and you have not confirmed your answers with the client, then you may be required to complete the Application Summary and Declaration and either attach or send by mail a copy of the client signed declaration.

Completing

60. Click the ![NEXT SECTION] button until you have completed all underwriting questions.

61. You will now be asked about your existing cover. If you answer 'Yes' you will need to complete the required fields. To add more than one policy click the ![Add Existing Policy] button and an additional row will appear. Complete this process until all existing policies are recorded.

62. Click the ![NEXT SECTION] button.

63. Your underwriting result will now appear. Your results will include:

Accepted, Offered with an Exclusion, Offered with a Loading, Refer to Underwriting or **Refer to Admin.**

Note: 'Refer to Underwriting' means that the application will automatically be referred to Aviva Underwriting once the application has been submitted.

64 . You are able to request an underwriting review by clicking the ![Request Review] button for any sub standard case (involving a loading or exclusion). However the client must accept the terms offered through Risk*first*. The policy will then be reviewed by Aviva Underwriting.

65. The policy will be issued as normal with a letter of confirmation to the client advising that we are currently reviewing the loading or exclusion.

66. Some underwriting outcomes will also offer the option to review and select different terms by clicking the `Review` button or you can view the exclusion reasons by clicking the `View details` button.

67. For example, if you were to click on the `Review` button next to the bungee jumping loading information your client would be offered the option to accept a bungee jumping exclusion instead of having the premium loaded.

68. Click the **NEXT SECTION** button.

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69. The Offer page will appear.

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70. If you wish to print a copy of the Client's Declaration for your client to sign, click the **Download Declaration** button. There is no need to send the signed copy to Aviva unless requested by Risk*first* (as outlined in step 60 of the 'Completing' section of this user guide).

71. The Client Declaration will open for you to print.
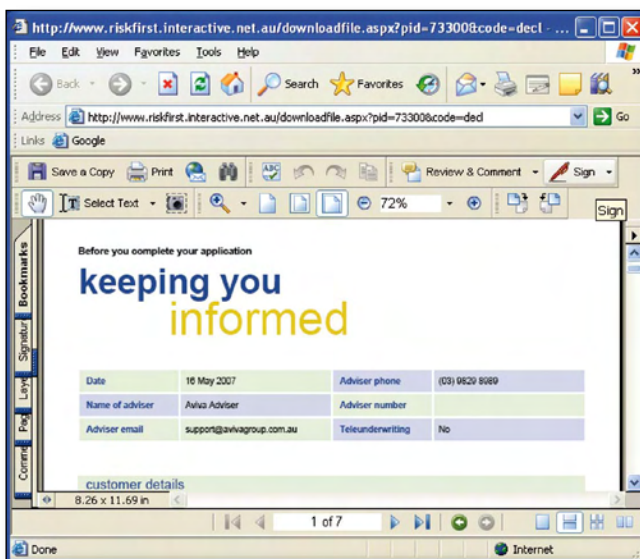
72. Click the **NEXT SECTION** button.

Completing

73. The 'Payment Detail' page will appear. You can choose to either have the existing policy owner or a new individual or new business. To assign an existing owner as a payer click the `Same As` button, OR click the `Add new individual policy payer` button, OR click the `Add new Business payer` button.

74. You are then prompted to nominate your preferred Payment Method and Payment Details.

Complete the details then click the `NEXT SECTION` button.

75. Navigator PRP account is only a valid payment option if the client is the owner of the PRP account.

76. PIP account as payment option is available for any policy where Navigator PRP is NOT the owner.

77. The Navigator Account number field is not mandatory however if data is entered it must be numeric and either 8 or 15 digits in length.

78. You must enter either the personal account or business account details.

79. All policies with Navigator PIP or Navigator PRP as payment method will be submitted as pending inforce. This is confirmed on the 'Apply' page. These policies cannot be put into force until the relevant account details are available.
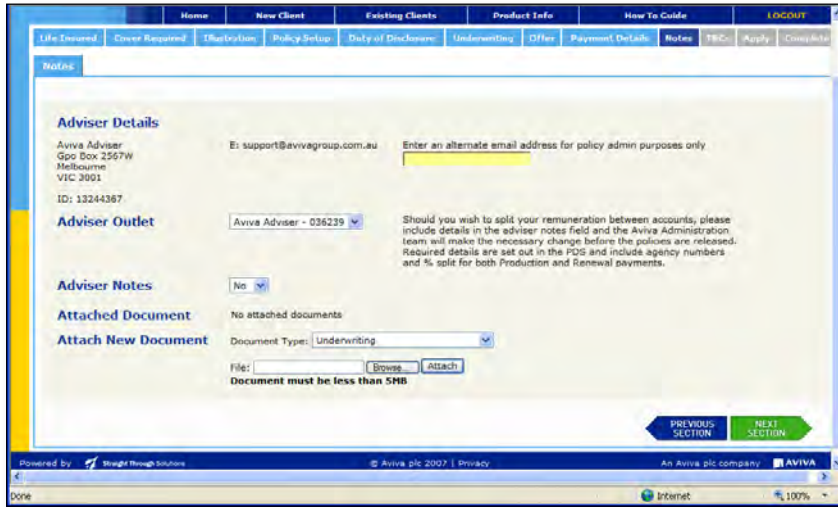
80. Complete the process for each policy in the Policy Portfolio. Where the payer details are the same as for the previous policy choose the payer name from the drop down menu to prepopulate the payment fields.

81. Click the [NEXT SECTION] button.
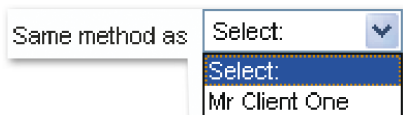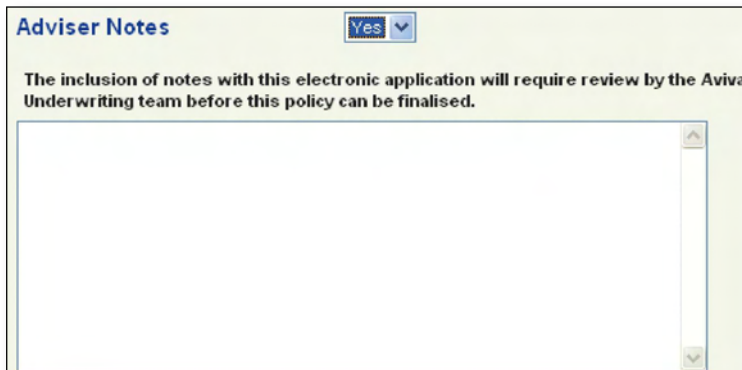
82. The 'Notes' page will appear with the adviser details. If required enter an alternate email address for policy administration purposes.

83. If you have a number of adviser accounts with Aviva, the details of these accounts will appear in the Adviser Outlet section. Simply select the outlet you would like this application attached to.

84. If you wish to add adviser notes click 'Yes' in the drop down menu. A free-text box will appear.

   Note: The inclusion of notes or the addition of documents to the electronic application will require review by the Aviva Underwriting Team before the policy can be finalised.

85. If you wish to attach any documents to your application choose the document type from the drop down list. Click on the browse button to select the file to be attached then click Attach.

   Note: Any attached document will result in the case being referred to Aviva Underwriting or Administration depending on the type of document attached.

   Documents are limited to PDF only, however multiple documents can be attached.

   Single documents are limited to 5MB in size. Any documents larger than this will need to be split into smaller documents prior to attaching.

86. When completed click the NEXT SECTION button.

87. The Terms and Conditions page will appear. Please verify each statement by placing a tick in the checkbox against each. A separate set of Terms and Conditions will appear for each identity in the application (i.e. life insured, owner, etc).
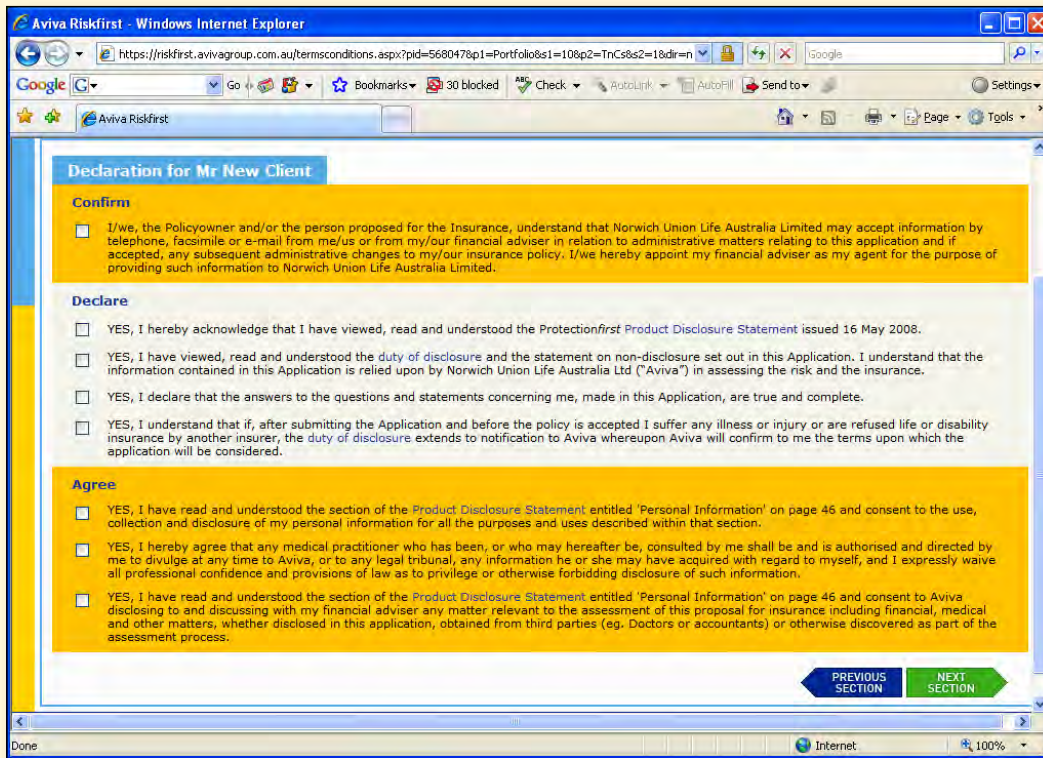
88. When completed click the [NEXT SECTION] button.

89. The 'Apply' page will appear.

90. If any of the policy details are incorrect, inaccurate or require amendment please update details in appropriate sections before cofirming or submitting.

91. Tick that you confirm the details are correct then click the SUBMIT button.

92. If you have selected Navigator PIP or Navigator PRP as the payment method, the policy will be referred to the Administration Team and will not complete until the payment from the PIP account or the PRP account has been processed.

93. If the policy is referred to Underwriting, then Underwriting will have to complete their processes first before the policy will be referred to the Administration Team to complete payment.

94. The policy is now complete. The policy number is displayed and PDF copies of all Policy Documents are listed. Click on each document to open the PDF, from here you can print copies or save to your own directory.

Completing

95. If you would like to request an additional welcome pack to be emailed to someone else, complete the additional email details and then click 'Send'.

96. Click the [NEXT SECTION] button.

97. The 'Portfolio Summary' page will appear.

Part 7 – How to save or print a client's documents

1. Click on the document you wish to print.

2. The document will open in a PDF format. You can now choose to save the file to your own directory or print.

Part 8 – How to request manual underwriting for a client

1. If the client needs to complete a medical examination due the medical limits the client can bypass the medical underwriting section and undergo a complete medical examination. Click the bypass option in the Medical Underwriting question in 'Health' section. This will require referral to the Aviva Underwriting Team.

Part 9 – How to find a partially completed application

1. From the home page click **Load Existing Client** ▶

2.   The Load Existing Client screen will appear. Complete the search criteria panel then click the [Search] button.

3.   The results will appear in the table below. Click the [view] button to view this client.

4.   You will be taken to the 'Client Details' screen where you can then select which information for that client you would like to access.

5.   If you select the `view` button you will be taken to the contact details page and all previous information will be available. Click on the headings highlighted in light blue to navigate to the area you wish to continue from.

Part 10 – How to view the portfolio for an existing client

1.   From the Home page click the `Load Existing Client` button.

2.   The 'Load Existing Client' screen will appear. Complete the search criteria panel and then click the `Search` button.

3.   Find the client you wish to view. From the client details page you are able to edit the client's details, view a completed (submitted) application, edit or delete an uncompleted application or create a new illustration or new application.

Part 11 – How to attach documents

1. From the Notes page you are able to attach any documents to your application by selecting the document type from the drop down list. Click on the `Browse...` button to select the file to be attached, then click the `Attach` button.

Note: Any attached document will result in the case being referred to Aviva Underwriting or Administration depending on the type of document attached.

Documents are limited to PDF only, however multiple documents can be attached.

2. When completed click the `NEXT SECTION` button.

Part 12 – How to pay via the Navigator Personal Investment Plan (PIP) or the Navigator Personal Retirement Plan (PRP)

1. To pay by a Navigator PRP account in the 'Owner' screen, you must choose NULIS Nominees – Navigator Personal Retirement Plan as the option from the drop down menu called 'Choose a superannuation trustee from this list'.

2. Complete the remainder of the screens until you reach the 'Payment Detail' page. Complete the details then click the **NEXT SECTION** button.

3. Navigator PRP account is only a valid payment option if the client is the owner of the Navigator PRP account.

4. Navigator PIP account as payment option is available for any policy where Navigator PRP is NOT the owner.

5. The Navigator account number field is not mandatory however if data is entered it must be numeric and either 8 or 15 digits in length.

6. You must enter either the personal account or business account details.

7. All policies with Navigator PIP or Navigator PRP as payment method will be submitted as pending inforce. This is confirmed on the 'Apply' page. These policies cannot be put into force until the relevant account details are available.

8. Complete the process for each policy in the Policy Portfolio. Where the payer details are the same as the previous policy choose the payer name from the drop down menu to prepopulate the payment fields.
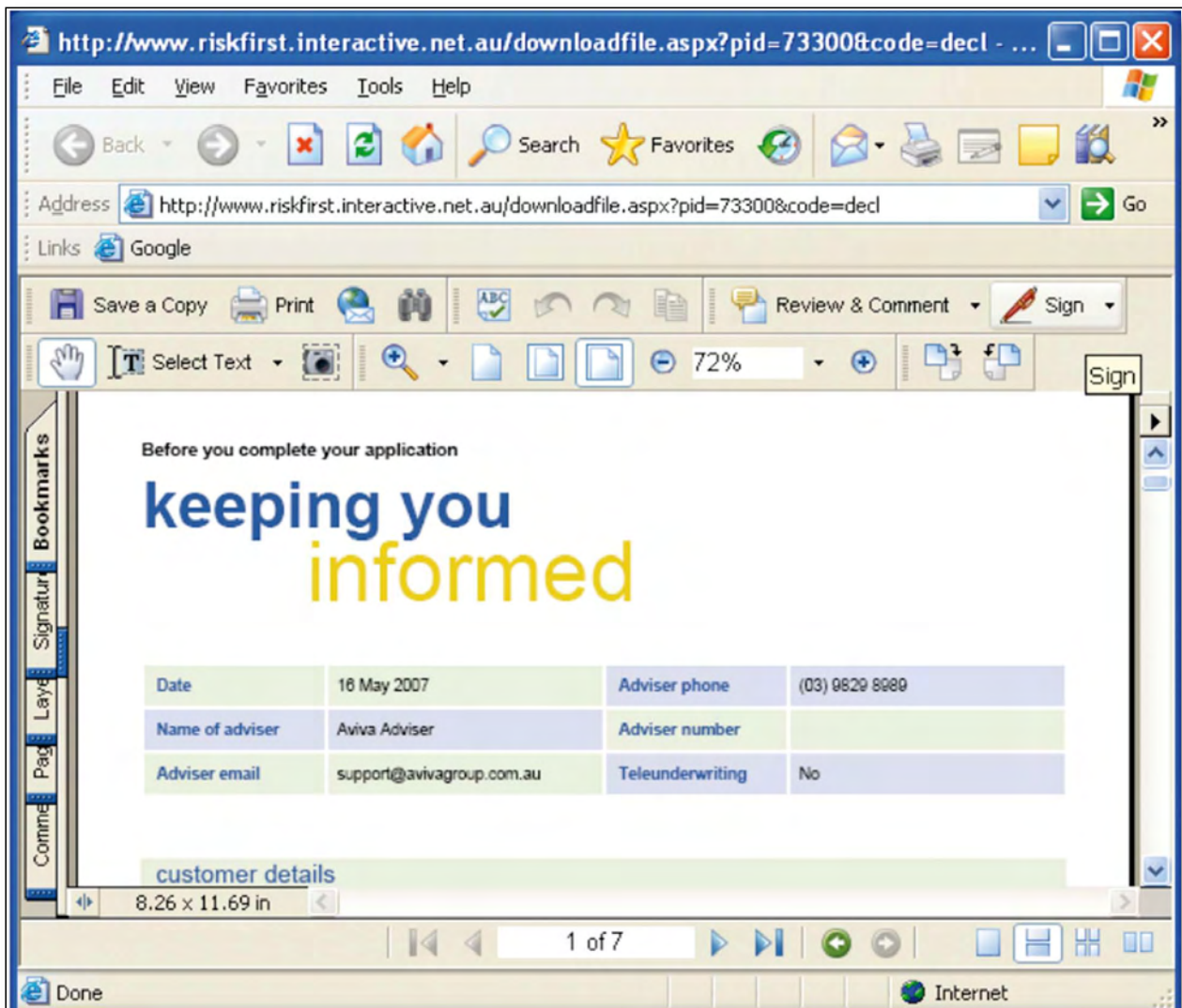

9. Click the **NEXT SECTION** button.

Part 13 – Who to contact for help

For queries on how to use the Risk*first* platform please contact our Software Support Team on 1800 338 151.

Part 14 – Need to print a signature?

1.   Click on the 'Offer' page.

2.   If you wish to print a copy of the Client's Declaration for your client to sign click the **Download Declaration** button. There is no need to send the signed copy to Aviva, unless requested by Risk*first* as outlined in part 6, step 60 of this guide book.

3.   The Client Declaration will open for you to print.