



Genus 
Protection Club

Access to Market Leading Panel



Access to Market Leading Commission Rates

Example Rate

£50 per month premium x 12 x **average WOM API 197%**

= £1182 payable commission

With Genus









£50 becomes £55 (enhanced premiums)
X 12 x **Genus payrate 215%**

= £1419 payable commission

(£237) more per policy x 5 policies per month

= an extra £15,000 per year

**120% more business for the same
amount of work!**

Provider	Period	DA Pay Rate
	4	215%
	2	170%
	4	215%
	2	178%
	4	215%
	2	174%
	4	215%
	2	184%
	4	215%
	2	157%
	4	209%
	2	189%
	4	207%
	2	163%
 (impaired lives only)	4	160%



Joining Genus

New Firm

Completed Stonebridge
Genus Fact Find



Do you have an existing
agency with this provider?

Yes

No

You will shortly receive a confirmation request email from the provider asking for consent to align your firm with Stonebridge

We have received the below request to amend the service provider of your agency to Stonebridge, can you please confirm if we can proceed?

When the firm complete their Origo application they will be able to select Stonebridge as a Service Provider on their application which should then trigger a request to our department to approve. If the firm don't use Origo then they can add notes to the application to prompt this panel arrangement. Once agency is set up please advise Genus@stonebridge and we will email to confirm we have been allocated as your service provider.



LV

Will check if an existing agency was in place, confirm if both to remain, can have access to both, pipeline would be unaffected.



Vitality

Will not allow 2 agencies, access to DA panel would take precedent over existing agency, but they would check if acceptable, all quotes will be lost, existing agency would be closed to new business and pipeline transferred to new agency.



Aviva

No new agency required, firm can decide whether to change or add to existing agency, no changes to firm set up, only rates applied when access granted to our DA panel.



Royal London

New agency with DA panel will overwrite the existing, all quotes will be lost, but any pipeline awaiting start date or underwriting will continue under the existing terms when first submitted. Can transfer any plans to new agency, but must be resubmitted after adding DA panel.



AIG

Can have only 1 agency, but they will check before applying which is preferable. Existing pipeline will be transferred to DA Panel.



L&G

If new to L&G panel, an Origo application must be completed and DX contract signed. Stonebridge agency will take precedent over existing panel and this isn't checked with the firm, existing agency will remain in place for 3 months maximum to manage pipeline, but closed to new business, after this time, access is shut down completely (they must call L&G after this time to request viewing access if required).

Contact Details	
Lead From	
DA Firm Name	
Any Trading Names?	
FCA Number	
Trading Address	
Main Contact within Firm	
Contact Number	
Email	
Protection Panel Terms Discussed	
Standard Panel or WOM Zenith	
Assureweb/Solution Builder?	
Any variation to standard terms agreed?	
Any other details discussed	