

Results - Whole of Market Option

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Within Weblines it is possible to set up a panel of preferred providers or to have a whole of market option. Normally, the default is the whole of market option.

For those of you who have Weblines provided by a network, a panel may have been set up. If all of the quotes returned have a blue banner in the bottom right hand corner, then this indicates that these are from the panel. If the network allows, you may be able to view and then recommend from the whole of market.

To view quotes from the whole of market, simply click on this **Whole of Market** button:

The screenshot shows a quote table with the following columns: Cease age 65, Monthly Benefit (maximum allowed), IncreasingBenefit, Reviewable and Guaranteed Monthly premiums, and Commission (8 wks) split into Initial and Renewal. The table lists three quotes from AVIVA and Legal & General. A purple arrow points to a button in the top right corner of the table area.

Provider	Product	Benefit	8 weeks	13 weeks	26 weeks	Commission (8 wks)	
						Initial	Renewal
AVIVA	Income Protection Solutions Aviva Health	£2,916 Reviewable	£220.25	£154.23	£140.15	£3,964.50	£66.08
AVIVA	Income Protection Solutions Aviva Health	£2,916 Guaranteed	£246.84	£176.36	£143.50	£4,443.12	£74.05
Legal & General	Low Cost Income Protection Benefit Legal & General	£2,958 Guaranteed		£107.42	£102.50		

In the example above, all products have a blue 'preferred panel' banner in the right hand corner indicating that we are looking at results from the chosen panel.

By clicking the indicated button, more quotes will appear in the list and the button will change colour as you have now added in those quotes from the whole of market:

The screenshot shows the same quote table after clicking the 'Whole of Market' button. It now displays five quotes, including one from LV. A purple arrow points to the 'Whole of Market' button in the top right corner.

Provider	Product	Benefit	8 weeks	13 weeks	26 weeks	Commission (8 wks)	
						Initial	Renewal
ageas	Income Protection Ageas Protect	£2,708 Guaranteed	£169.47	£121.85	£96.23	£3,119.91	£4.24
LV	FPP Online LV=	£2,979 Reviewable	£238.02	£145.98	£123.87	£3,971.10	£5.95
LV	FPP Online LV=	£2,979 Guaranteed	£240.38	£147.42	£125.08	£4,010.46	£6.01
AVIVA	Income Protection Solutions Aviva Health	£2,916 Reviewable	£220.25	£154.23	£140.15	£3,964.50	£66.08
AVIVA	Income Protection Solutions Aviva Health	£2,916 Guaranteed	£246.84	£176.36	£143.50	£4,443.12	£74.05

You can see in the example above there is a quote from LV which now appears above the Aviva quote which does not have a blue banner in the right hand corner. This indicates that this is whole of market and not on the preferred panel.

If a whole of market product is to be recommended, there will be no difference in how Weblines is used to produce illustrations or e-apply.