For adviser use only.

Administration and accounting

A how to guide

AVIVA

Administration options

Different options for small, medium and large businesses

Whatever the size of your client's business, our administration process allows us to match the right service to the right client.

Up to 199 employees

- Policy managed online by client or adviser
- Data refreshed quarterly or annually
- Invoice produced immediately
- Premiums paid monthly, quarterly or annually by Direct Debit only
- Quick and simple online process

200+ employees

- Policy managed offline
- Data provided annually
- Administration handled by our team
- Once data is provided and all information is received, invoice produced within 15 working days for annual accounts
- Premiums paid either:
  - monthly or quarterly by Direct Debit
  - annually by Direct Debit or bank transfer

Online data refresh

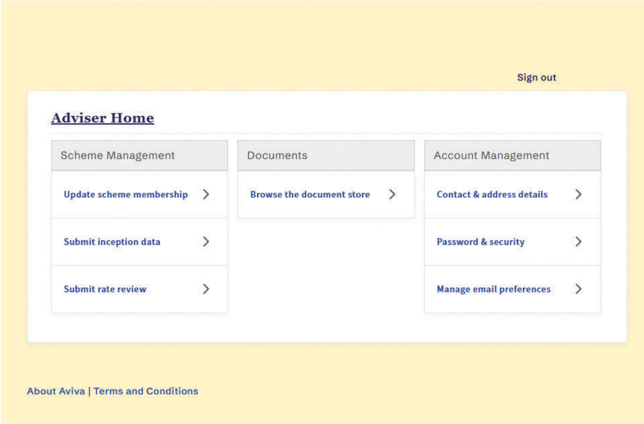
Step-by-step guide for small and medium sized single premium costed schemes

Updating data online

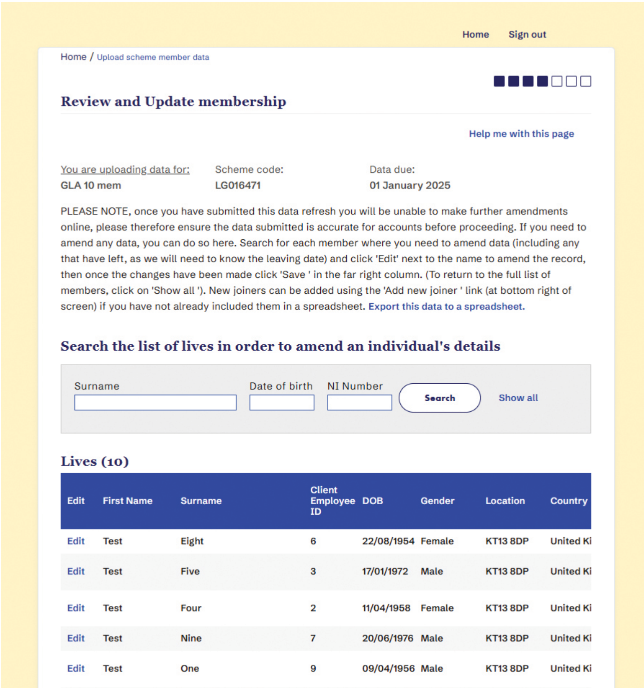
Updating scheme membership data using our online service is simple.

- Speed: get updated accounts almost instantly
- Security: data is uploaded in the password protected area of our website

You'll receive an email from us when your update is due. Head to our **secure site** and log in as normal. When you're on the home screen, select 'Update scheme membership' to get started.



Making minor membership changes



If you only have a few changes to make, choose the 'manage on screen' option. From here, you can amend member details without having to upload a new spreadsheet.

To edit an individual record, use the search bar and enter their surname, NI number or date or birth. Click 'edit' in the first left hand column to allow you to change information about a particular member. Scroll right to access other columns and click save when you're finished.

To add a new member, click 'Add new joiner' in the bottom right of the screen. This will open up a new row at the bottom of your data, where you can submit the new member's information. Don't forget to press add when you're finished.

Once you have completed your changes, click next to get an overall view of the scheme and then again to confirm the data refresh. Your invoice and breakdown of cost will be in your document store.

Multiple membership changes

If you've got a few more changes, use the 'Download data currently held by us' option. It's an easy way to edit information, including salary updates and leave dates, and you'll get a Microsoft Excel file of the membership data we hold, all ready and pre-formatted for you to amend and upload again.

When finished, save this spreadsheet, select 'Upload new data from spreadsheet', choose your file and click on 'auto match column headers'.

Once you have uploaded the data, click next to get an overall view of the scheme and then again to confirm the data refresh is complete and correct. Your accounts will be in your document store.

Manual upload

If you prefer to upload data using your own spreadsheet (e.g. you have downloaded data from payroll), the best way to avoid upload issues is to adapt your spreadsheet so its format is compatible. An example of the format and fields needed is at the top of the page.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	FirstName	SurName	NI No	DOB	Gender	Members Location	Country	Salary	Email Address	Benefit (Life)	Life Category	Life start date	Life leave date
2	Test	One	AA123456A	01/01/1990	M	POSTCODE	United Kingdom	50000		200000	001	01/01/2023	
3	Test	Two	AA234567A	01/01/1990	F	POSTCODE	United Kingdom	30000		120000	001	15/07/2023	
4	Test	Three	AA345678A	01/01/1990	M	POSTCODE	United Kingdom	50000		200000	001	01/01/2023	
5	Test	Four	AA456789A	01/01/1990	M	POSTCODE	United Kingdom	50000		200000	001	01/01/2023	
6													
7													

No changes

If you have no changes to make, you still need to complete a data refresh. Pick the method that works best for you – on screen, downloading the data we hold and re-uploading it or uploading your own spreadsheet. Just follow the steps outlined in this guide, but don't make any changes to the data.

Troubleshooting:

If you come across an issue when using our system, we've pulled together a list of common problems and tips on how to avoid them.

Using the online system:

- If you need to start again when uploading your spreadsheet, click 'clear data'. This will remove anything you have already submitted and allow you to go back to the upload scheme membership page
- If you're not able to click the 'clear data' button, try heading back to the home page and selecting the scheme via 'update scheme membership'. You'll then be able to use the 'previous' button in the bottom left and the 'clear data' option should appear
- Make sure you complete the whole process – click 'next' on each screen until you reach the finish button

Uploading your own spreadsheet:

- Column headers should be in the first row
- Data should follow in row two and continue until the last member, with no gaps
- Avoid formulas and filters
- All data should be on the first tab
- There's no need for additional data columns
- Data cannot include blank cells
- Make sure dates of birth are in this format: DD/MM/YYYY
- Ensure all postcodes are correct
- Make sure your spreadsheet isn't password protected

Leavers:

- Include all data for members that are leaving in that cost period, including their salary
- Enter the date a person leaves in the column titled 'leave date'
- Don't delete a member out of the data when they leave – update the date column as above
- You can remove any members who were previously marked as leavers

National Insurance numbers:

- If this has changed for a member from the last update, you'll need to let us know so we can manually update our records and avoid charging for duplicate memberships. You can email the data to **groupclientservice@protection.aviva.com**. Remember to highlight the members whose National Insurance number has changed
- Ensure that National Insurance numbers are not duplicated and only entered once
- Make sure that National Insurance numbers are in the correct format, e.g. AA123456A

Your invoice

Understanding our documents

Invoice

An invoice is produced when the policy first starts, at the end of the policy and each time data is refreshed – we've included an example below.

Invoice

Ceased GLA 10 mem
45 Test

Policy Name	GLA 10 mem
Policy Number	LG016471-01-L
Policy Type	Group life assurance
Policy Start Date	01/01/2020

Aviva Protection Contact Details

groupclientservice@protection.aviva.com
0330 303 9977

Invoice Number LG016471-01-L/6.1

Section 1 - Account Details

Date of Issue	15/01/2025	**Reason for Issue**	Data refresh	**Reference No**	LG016471-01-L
Data Upload Frequency	Annually	**Payment Method**	Transfer	**Aviva Protection Account Number**	93923908
Accounting Period	01/01/2025 to 31/12/2025	**Payment Frequency**	Monthly	**Aviva Protection Sort Code**	20-00-00
Total benefit	£5,000,000	**Total number of lives**	10		
Commission	4%				

Payment terms are 14 days from date of issue.

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Invoice

Section 2 - Payment Details

Periods		Premium previously advised	Changes to Premium	Premium calculated	Premium due per this invoice
01/01/2025 to 31/12/2025	Current Accounting period	£197.04	£11,779.85	£11,976.89	£1,996.19

The premium calculated is based on the membership detailed in the data received on 15/01/2025. **Total Due: £1,996.19**

This invoice is VAT exempt.

Please refer to the Breakdown of Cost for details regarding your premium.

For frequently asked questions please visit: https://www.protection.aviva.com/3494

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Invoice FAQs

What is an inception invoice?

The term 'inception' will appear on your first invoice next to 'reason for issue' and is based on the data you provide after the start of the policy. The start date for all employees eligible for cover as at the inception date must be in line with the policy start date. It does not matter how many weeks after the start of the policy that first set of data is provided, the initial invoice will state 'inception' as the reason for issue. Subsequent invoices could show:

- **Data refresh** – the agreed quarterly or annual intervals that data is provided in order to calculate the premium
- **Revision** – shown when we revise an invoice we've previously issued
- **Termination** – the final invoice you will receive from us when a policy ceases

What is the accounting period?

This is the start and end of the cover period we have charged for within this invoice.

On my invoice, I am given a service user number for Direct Debit payments. What is the purpose of this number?

A service user number helps organisations record transactions when collecting payment by Direct Debit. The number on the invoice is the Aviva Life & Pensions UK Limited service user number.

Why does the total number of lives on page one of the invoice not correspond to the number of lives on my data and the breakdown of cost?

The total number of lives on the invoice is based on the number of lives who were covered under the policy at the start of the accounting period. Your data may include people who joined the scheme after the start of the accounting period or people who left prior to the start of the period. While these will be reflected in the breakdown of cost and will be charged for, they will not be included in the number of lives on the invoices as they were not in the scheme at the start of the period.

Why does the total benefit not match the benefit amounts in the data I provided?

The total benefit is the sum of all the member's benefits insured under the policy at the start of the accounting period. For death in service pension schemes, the total benefit is the sum of the pension assured benefits for each member insured at the start of the accounting period. The benefit insured for new joiners after the start date of the accounting period isn't included in the total benefit figure, which is why there's a difference in total.

What is the reference number on my invoice for?

If the premium is being paid by bank transfer to Aviva Life & Pensions UK Limited, then this is the reference number you should include with your payments to enable us to tie this payment back to your policy. The reference number will be the policy number.

Where the premium is paid by Direct Debit, the reference number displayed on the invoice will also appear on the client's bank statement to enable you to identify any collections or refunds from Aviva Life & Pensions UK Limited.

What do 'changes to premiums due for prior periods' in section two of the invoice include?

Where data has been provided that includes members who have left or joined the scheme since the last invoice was done and their join or leave date is in a prior accounting period, the change to the premium for that period (whether additional premium is to be collected or refunded) will be included in this section.

What is a deposit invoice?

Where you have not provided the membership data required in order for us to accurately cost the policy, we will calculate an estimate of the premium for the accounting period based on the information provided either as part of the quotation (for the inception period) or based on the membership data provided at the last refresh.

Why do you ask for a deposit premium?

We ask for a deposit premium to be paid in order to start the policy or continue cover.

Breakdown of cost

Understanding our documents

Breakdown of cost

A detailed breakdown of cost spreadsheet will be automatically issued with each invoice – we've included an annotated example below.

Policy name:		GLA 10 mem							
Policy number:		LG016471-01-L							
Policy type:		Group life assurance							
Current accounting period:		01/01/2025-31/12/2025							
Days in Current Period:		365							
Corresponds to invoice number:		LG016471-01-L/6.1							
For frequently asked questions please visit:		https://www.protection.aviva.com/3494							
First Name	**Last Name**	**Client Id**	**Date of Birth**	**Category Number**	**Total Benefit**	**Benefit Costed**	**Rate**	**No. of Days**	**Impact of individual assessment**
Test	Eight	6	22/08/1954	1	£200,000.00	£200,000.00	8.4222	365	
Test	Five	3	17/01/1972	1	£550,000.00	£550,000.00	1.0413	365	
Test	Five	3	17/01/1972	1	£250,000.00	£0.00	0.0000	0	Cover to be assessed
Test	Four	2	11/04/1958	1	£550,000.00	£550,000.00	4.5264	365	
Test	Four	2	11/04/1958	1	£250,000.00	£0.00	0.0000	0	Cover to be assessed
Test	Nine	7	20/06/1976	1	£200,000.00	£200,000.00	0.7088	365	
Test	One	9	09/04/1956	1	£550,000.00	£550,000.00	6.1844	365	
Test	One	9	09/04/1956	1	£250,000.00	£0.00	0.0000	0	Cover to be assessed
Test	Seven	5	11/05/1970	1	£200,000.00	£200,000.00	1.2790	365	
Test	Six	4	24/01/1967	1	£200,000.00	£200,000.00	1.7351	365	
Test	Ten	8	05/12/1989	1	£200,000.00	£200,000.00	0.2325	365	
Test	Three	1	07/09/1986	1	£550,000.00	£550,000.00	0.2832	365	
Test	Three	1	07/09/1986	1	£250,000.00	£0.00	0.0000	0	Cover to be assessed
Test	Two	10	11/07/1957	1	£550,000.00	£550,000.00	5.2399	365	
Test	Two	10	11/07/1957	1	£250,000.00	£0.00	0.0000	0	Cover to be assessed
					£5,000,000.00	**£3,750,000.00**			

Breakdown of cost FAQs

What does ‘accounting period’ mean?

This is the start and end of the cover period we have charged for within this invoice.

What does ‘days in current period’ mean?

This indicates the total number of days being charged for in this accounting period.

What is ‘total benefit’?

This is the total requested benefit of each member with this cost period.

What is ‘benefit costed’?

This is the actual total benefit that each member is covered for within this cost period.

Why would the benefit costed be less than the total benefit?

In some instances, we are required to assess all or part of a member’s benefit. We don’t charge for cover that is being assesse, as detailed in the ‘total for period’ column.

Why is each person’s rate different?

Each person’s premium rate is dependent on their age at their next birthday at the start of the policy year. For example, a 25 year old has a lower premium rate than a 70 year old.

Why do the number of days differ for individual members?

The number of days reflects the actual number of days a member was covered for in that period. If someone joined the policy after the start of the accounting period, they would be covered for fewer days in that period. Similarly, if someone left before the end of that period, they would not be charged for the whole period, only up until their leave date.

What is the purpose of the ‘impact of individual assessment’ column?

Where there are members who require all or part of their benefit to be assessed we will indicate this or the outcome along with any results of the individual medical assessment in this column.

How is the premium for the scheme calculated?

We calculate premiums using a single premium cost method. We guarantee an age specific rate table which forms part of the policy document. The total premium for the scheme is the sum of all the individual member costs added together.

What is the 'member changes you should be aware of' column?

This is to highlight changes such as leavers and joiners within the period.

How is the premium for a member calculated?

For group life and group critical illness, the member's benefit is divided by 1000 and multiplied by the rate to achieve the annual premium (Benefit/1000 x Rate = AP). This is then divided by the number of days in the year and multiplied by the number of days in the period of cover.

To calculate the cost for a member whose benefit insured is £20,000 and whose rate is £1.5345 for the period April to July, we cost 01/04/2020 – 30/06/2020 = 91 days

20,000/1000 x 1.5345 = £30.69 annual premium

£30.69/365 x 91 = £7.65 cost for that period.

For death in service pensions/group income protection, the benefit is divided by 100 and multiplied by the rate to achieve the annual premium cost (Benefit/100 x Rate = AP). This is then divided by the number of days in the year and multiplied by the number of days in the period of cover.

For example: To calculate the cost for a member whose benefit insured is £20,000 and whose rate is £2.2000 for the period April to July, we cost 01/04/2020 – 30/06/2020 = 91 days.

£20,000/100 x £2.2 = £440 annual premium

£440/365 x 91 = £109.70 cost for that period

Single premium costing

What it is and why we use it

How we calculate our premiums

What are single premium rates?

When we calculate the premium due, we use the single premium rate for that member's age (age at next birthday at the start of that policy year) to calculate the cost of their cover. The individual costs of all members are added together to give the final premium due.

What are the advantages?

- Premiums are calculated accurately – we charge for the exact number of days each member has had cover using the rate for that member
- Real time accounting – clients only pay for the cover they have, when they've had it. For those clients uploading data every quarter, our method avoids large reconciliation payments being due at the end of the year. After each data refresh, premiums are adjusted to reflect leavers/joiners/ benefit changes in that period,with collections made by Direct Debit
- We don't average salary increases between accounting periods – for larger schemes which are administered annually, we don't charge for salary increases which may have occurred mid-year
- Easier for flexible and voluntary schemes – where employees pay their own premium, one calculation method can simplify the accounting process

What about second year premiums?

We use the member's age at the start of the policy year, so as the member gets older their premiums increase too. The rise in cost can be offset by members leaving, so depending on membership changes, premium can be slightly more or less in the second year. Each employer will have different circumstances, so use an estimate of 3% – 5% to calculate the likely increase in cost between the first and second years.

Thank you for reading.

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