

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** December 15, 2021

**Nº. 2021-29**

**CATEGORY:** **INSURANCE**

**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents, Independent Financial Advisors and National Accounts

**SUBJECT:** **Extension of temporary underwriting limits during COVID-19 pandemic**

Empire Life is pleased to announce the extension of the temporary underwriting limits during COVID-19 pandemic.

## Temporary underwriting limits extend to March 31, 2022

Until March 31, 2022, Empire Life will continue our temporary underwriting limits described below for both life and critical illness insurance products.

**Life** - continue temporary non-med limit guidelines for life insureds:

- Ages 51 to 60: up to \$300,000
- Ages 61 to 70: up to and including \$99,999 will require a PHI only
- Ages 71+: standard UW requirements apply (e.g. PHI & Vitals, BP)

**Critical illness** - continue temporary non-med limit guidelines for life insureds:

- Ages 18 to 40: up to \$250,000
- Ages 41 to 50: up to \$99,999
- Ages 51+: standard UW requirements apply (e.g. PHI & Vitals, BP)

## Illustration System

Since the underwriting limits are temporary, they will not be incorporated in our Envision illustration software.

Note that the previously announced reduced underwriting requirements with no fluid tests for life coverages up to \$2,000,000 for life insured's ages 18 to 50 have been incorporated in our Envision illustration software.

## Additional underwriting requirements may still be required

As per Empire Life's normal underwriting process for new applications, additional underwriting requirements may still be required based on the information submitted in the application.

Also, some new applications will be selected for additional underwriting requirements (including fluid tests) based on our random selection and predictive analytics algorithms. All life insurance applications with coverage amounts between \$500,000 and \$2,000,000 for life insureds aged 18-50 may be considered for additional underwriting requirements.

## Reference

**Yvonne Lau**  
**Interim Director, Retail Insurance Product & Marketing**

