

DATE:	February 2, 2022	N° 2022-03
CATEGORY:	INSURANCE	
TO:	Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts	
SUBJECT:	Introducing the NEW juvenile application experience – enabling faster Underwriting decisions and policy issue times when using the Fast & Full® Life App	

As part of our commitment to increase the number of automated underwriting decisions and improve policy issue times for life and health insurance applications, we are pleased to announce the introduction of a streamlined application process for juvenile coverages (aged 0 to 17).

Launching February 10, 2022, this improved experience reduces the amount of information collected and scales back the number of questions asked for juvenile life insureds to make the application process shorter. This new approach leverages straight forward language and yes/no questions that eliminate up to 66% of the follow-up questions currently used for juvenile life insureds. For Fast & Full applications that use the electronic health questionnaire (eHQ), the new process increases the probability that the application will be “auto approved”.

The result is a simpler process for juvenile life and health insurance applications.

[Key changes to health questionnaire](#)

We reduced the maximum number of questions in juvenile life and health applications for the following conditions:

- **Heart murmur:** question set reduced from over 12 to 10 questions.
- **Asthma:** question set reduced from a potential of 20 questions to less than 10 questions.
- **ADHD:** question set reduced from over 10 questions to 5 questions.
- **Premature birth:** question set for 0-2 years old only reduced from 6 to 2 questions.

Please see the Appendix below for a detailed list of the changes.

[Transition Rules:](#)

Any saved and/or un-submitted juvenile Fast & Full applications using the current juvenile question set (eHQ) **must be completed and submitted by 11:59PM ET on February 9, 2022.**

Any saved and/or un-submitted juvenile Fast & Full applications using the current juvenile question set (eHQ) will be **deleted at Midnight ET on February 10, 2022**, and must be resubmitted using the new juvenile question set. This **does NOT** apply to juvenile applications using personal health interviews (PHIs) in Fast & Full or paper applications or to applications for adult coverages. PHIs completed for juveniles on and after February 10, 2022, will use the new juvenile question set.

Empire Life will directly contact advisors whose clients’ applications may be affected to assist with the transition prior to the implementation of the changes.

Benefits of the Fast & Full Life App

There has never been a better time to use the award-winning Fast & Full Life App**. With fully integrated screen sharing software, Non-Face-to-Face client meetings are simple, fast, and easy. Plus, our **eHQ and eContract Delivery** options are more convenient for clients and can earn advisors even more bonus commission. Visit info.empire.ca/earn-more to learn more.

For juvenile Fast & Full applications using eHQ that are "auto-approved*", eContract Delivery is selected, and application is signed with the advisor at time of completion, **over 80% of policy contracts are issued within 1 day*****.

Reference

Mike Stocks, Vice President and Chief Marketing Officer, Retail

* Cases that are approved without a referral to underwriting.

** Insurance Business Canada Awards, 2019.

*** Time to issue contracts based on Fast & Full Life Application that use eHQ, are "auto-approved*", eContract delivery is selected and owner(s) and life insured(s) validate email addresses when application is signed. Empire data on file from December 1, 2021 to January 15, 2022.

APPENDIX

Changes to Fast & Full juvenile question set – Client Information

Residency Status

We have simplified the residency status question to be more relevant for juvenile cases.

BEFORE

Residency status

What is your residency status?*

Canadian citizen

Permanent resident

Other (specify)

How long have you lived in Canada?*

less than 12 months greater than 12 months

Are you a Canadian resident for Canadian income tax purposes?*

Yes No

NEW

Residency status

What is your residency status?*

Canadian citizen

Permanent resident

Other (specify)

Are you a Canadian resident for Canadian income tax purposes?*

Yes No

Insurance History

New text box to collect information when “yes” is selected for previous decline to help an underwriter make decision without the need to request additional information after submission.

BEFORE

Insurance History

Has [Child's Name] ever applied for insurance in the past with Empire Life?*

Yes

No

NEW

Insurance History

Has [Child's Name] ever been declined insurance in the past?*

Yes No

Please provide the application date, the insurer's name, and reason(s) why insurance was declined:*

Question 3: NEW Sibling question

The sibling question will now only need to be answered when application is for **more than \$100,000 of total insurance**.

Does [Child's Name] have any siblings?*

- Yes No

Are all siblings insured or applying for equivalent amounts of insurance (same face amount or same premium)?*

- Yes No

Please explain why all siblings are not insured or applying for equivalent amounts of insurance:*

Question 4: NEW Parent occupation question

The parent occupation question will now only need to be answered when application is for **more than \$250,000 of total insurance**.

Total in force life insurance on, and occupation of, [Child's Name]'s parent(s):*

Parent One

Life \$* Occupation* Annual Income \$*

Parent Two

Life \$* Occupation* Annual Income \$*

Purpose of Insurance

The options are now more relevant for juvenile cases to reduce the potential of applications being referred to underwriting.

BEFORE

Purpose of Insurance*
 Personal needs (including income replacement, estate preservation, final expenses, mortgage loan, children's coverage, etc)
 Personal loan (other than mortgage on primary residence)
 Key person
 Business loan collateral
 Buy-sell agreement
 Other

NEW

Purpose of Insurance*
 Children's coverage plan
 Future insurability
 Education
 Savings and investments
 Estate planning/intergenerational wealth transfer
 Other

Relationship to Insured

The options are now more relevant for juvenile cases to reduce the potential of applications being referred to underwriting.

BEFORE

Relationships

Relationship to Life Insured 1*

NEW

Relationships

Parent Legal Guardian

Grandparent Other

Changes to Fast & Full juvenile question set – Beneficiary Information

The options are now more relevant for juvenile cases to reduce the potential of applications being referred to underwriting.

BEFORE

Relationship*

- Assignee
- Brother
- Business Partner
- Charity
- Child
- Common Law Spouse
- Cousin
- Estate
- Ex-Spouse
- Fiance
- Friend
- Grandchild
- Grandparent
- Insured's Company
- Legal Guardian
- Nephew/Niece
- Other
- Parent
- Parent of Child

NEW

Relationship*

- Parent
- Grandparent
- Brother/Sister
- Legal Guardian
- Other