

EMPIRE LIFE INFORMATION CIRCULAR

DATE: December 15, 2023

Nº 2023-31

CATEGORY: **INSURANCE**

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

SUBJECT: **Introducing new underwriting enhancements in the Adult Short Questionnaire in Fast & Full®**

Fast & Full® enhanced Adult Short Questionnaire in eHQ launching Dec 15, 2023

Empire Life is pleased to announce that we are enhancing our Adult Short Electronic Health Questionnaire (eHQ) in our popular Fast & Full Life application to reduce the interview time when the life insured has no significant health history.

We understand the importance of efficiency and are making significant strides to achieve a streamlined and expedited underwriting experience for the Adult Short Questionnaire. In this new release, we're providing even more clarity to the questions to include specific time frames, more help text to assist the life insured and advisor with providing necessary information in the eHQ and changing the interview flow in some areas to group similar questions for an overall more efficient experience when completing the eHQ

What's changing?

- **Eligibility for adult short questionnaire:** The new Adult Short Question Set can be used for life insureds aged 18 to 50 for up to and including, \$1,000,000 of total life insurance coverage (including any inforce coverage that was applied for using any version of the Adult Short Question Set) and/or for Empire Life CI Protect coverage that is equal to or less than \$75,000. This means these individuals will be asked fewer questions than individuals at other ages or those applying for other coverage amounts. This should significantly help to increase straight through processing.
- **Grouping similar questions:** Similar styles of questions, such as those regarding tobacco and alcohol usage, have been grouped together and moved to the beginning as the life insured can generally answer these types of questions quite easily.
- **Responses to common questions:** Commonly disclosed conditions are now available when a life insured answers 'yes' to a question. This should help the life insured and advisor with providing the information necessary to underwrite the application and reduce escalations and emails requesting additional information.

Launch date

These changes will take place December 15, 2023, in a new release of the Fast & Full Life Application. Any saved applications eligible to use the Adult Short Question Set will change to the new version in the eHQ.

**Will this impact
the life insured's
ability to
complete the
eHQ?**

No. You will still use the Fast & Full Life Application as usual with your clients and if eHQ is selected, continue with the enhanced question set within Fast & Full.

Reference

Michelle Ferguson, Chief Underwriter, Retail Operations