

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** December 2, 2013

**Nº. 2013-29**

**CATEGORY:** INSURANCE

**TO:** Managing General Agents, Associate General Agents, Advisors,  
General Agents, Independent Financial Advisors

**SUBJECT:** Adding a servicing advisor to a policy

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Under some circumstances, one advisor will meet with the client to complete the application, and another advisor will service the client's policy. It is important that the client understands and agrees to any advisor other than the one who completed the application servicing their policy.

**Requirements** If more than one advisor will be involved in the sale and/or servicing of the policy, the following requirements must be met:

- All advisors must be licensed to sell insurance products
- All advisors must be contracted with Empire Life and be associated with the same MGA
- All advisors must receive a portion of the commissions generated from the sale of the business
- The advisor who completed the application and verified the identity of the Owner must sign under the Signature of Witness section of the application, witnessing the signature of the proposed Life Insured and Owner as well as the Advisor's Report. All advisors must sign the Advisor's Report
- An explanation as to why there is more than one advisor completing the sale must be provided both to the client, and to Empire Life at the time the application is submitted
- The client must provide written acknowledgement in the special instructions section, or in a separate letter that they are aware which advisor will service their policy

This process ensures the client understands who is servicing their policy, who will have access to their personal information, and who will be their contact for any inquiries they may have. It is important to follow this procedure to avoid any potential market conduct concerns. Read **Information Circular 2013-01: Fronting - Revised** for more details.

If you have any questions, contact our Customer Service Team at 1 800 561-1268. You may also email Contracting at [contracting@empire.ca](mailto:contracting@empire.ca).

**Reference** Sheila Kingston, Director, Insurance Operations