

DATE: June 18, 2018

N° 2018-12

CATEGORY: **INSURANCE**

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

SUBJECT: **Changes to the Personal History Tele-Interview (PHI) Paper Application Ordering Process**

Personal History Interview

We continue to partner with Dynacare for our Personal History Tele-Interview (PHI) Services. Advisors have the option of requesting a PHI in place of completing a Non-medical or Para-medical. Please note that when replacing the Para-medical with a PHI, **Vitals are also required**.

We have now added the ability for you to order PHI's on paper life applications where applicable. Please refer to the age and amount Underwriting Requirements chart for further details <https://www.empire.ca/docs/pdf/E-0083-UnderwritingGuideLifeInsurance-EN-web.pdf>. This ability for you to order is only available on paper applications.

This change will allow you to order the PHI service right away and eliminate any delays between the time you meet with your client and when Empire Life receives the paper application.

Effective June 25th, all paper applications we receive indicating a PHI requirement will be expected to have been ordered. Empire Life will no longer be placing the order on your behalf.

To give you time to transition to this change, we will be closely reviewing paper applications and send you an email reminder if the PHI is indicated but has not been ordered. We will monitor for a two week period to give you ample time to transition to this new process.

The Fast and Full application process will continue to have the automated PHI ordering process and there is no action required on your part.

Ordering Process:

If an advisor chooses to use a PHI, then the Personal and Health Information sections of the application do not need to be completed. Please ensure you indicate on the Advisor's Report section of the application that you have chosen the PHI option. Then place your order via the Dynacare website <https://www.dynacare.ca/insurance-professional/advisors/paraweb.aspx?lang=en-ca>. You can track the application process on the Business Centre and see the "Personal History Interview" noted when the tele-interview has been ordered.

Dynacare will contact the insured to set up a date and time for the telephone interview to complete the PHI in the customer's preferred language.

A copy of the PHI will be included in the customer's contract.

It is always important to clearly indicate on the application what you have ordered to ensure there are no delays.

Information for Clients:

A tip sheet has been developed to provide the insureds with information to prepare them for their tele-interview
<https://www.empire.ca/docs/pdf/Tele-Interview-Consumer-Flyer-EN-web.pdf>

Flyer: Please also refer to the promotional PHI flyer for your use <https://www.empire.ca/docs/pdf/INS-998-Tele-advisor-Flyer-EN-web.pdf>

Reference:

Alison Taylor, Manager Retail Risk and Compliance

Caroline Keyes, Chief Underwriter, Director of Underwriting, Claims & Risk Management