

FAQ for Underwriting Requirements



Frequently Asked Questions

Can I choose a Paramedical vendor on both the Fast & Full® Life App and the paper application?

No, only Fast & Full offers the choice of vendors. On paper applications only Dynacare is offered as a vendor.

Can I request a Paramedical instead of a PHI?

Yes, if **PHI and Vitals are an age and amount requirement** a Paramedical can be requested in lieu of these requirements. If the age and amount requirement is a PHI only, a Paramedical cannot replace this requirement.

If Dynacare is selected as the default vendor for my client, can I change to ExamOne later?

No, if your order has been placed with Dynacare, we cannot change vendors later.

How will I be informed if there are problems with the requirement order?

The selected vendor will send an email to both Empire and the advisor with details.

Can an advisor or MGA administrator sign on to the vendor website to see status updates on the requirement order?

Only Dynacare currently offers this service. You can register by visiting: orders.dynacare.ca/customer. ExamOne does not currently offer this service

My client would like to book a specific time for the Personal History Interview (PHI) call, can the vendor accommodate?

Dynacare

Dynacare will contact applicants within 24 hours of receiving the PHI order to schedule an interview or offer an on-the spot interview. They will then attempt to schedule all appointments within a 1-hour window to allow for unforeseen circumstances.

ExamOne

ExamOne will contact applicants within 24 hours of receiving the PHI order via an auto-dialer. An interviewer will be ready to complete the interview immediately with the applicant. There are no scheduled appointment times unless specifically requested by the applicant.

What happens if the vendor cannot reach my client on the call first attempt for the PHI?

Dynacare

Dynacare will make 5 call attempts over 10 days and will leave a voicemail every other day. On the 10th day Dynacare will email the MGA and advisor and copy Empire Life advising the file will be closed on day 15.

ExamOne

ExamOne will make 7 call attempts over 14 days. Voicemail messages are left on each attempt. Orders will be closed on day 15.

What happens if the order is closed because the vendor was unable to contact the client?

Both Dynacare and ExamOne will contact Empire Life for approval to reopen the file. The MGA or the advisor may also contact Customer Service at Empire Life to request that the file be reopened.

Can my clients contact Dynacare or ExamOne for a status update or to get results?

You should advise your clients to contact their advisor with questions on any aspect of their insurance application process including the PHI and Paramedical.

Will Empire Life order other requirements such as an Attending Physician Statement (APS) or a Motor Vehicle Report (MVR)?

Yes, Empire Life will continue to place orders for the APS, MVR (with the exception of Alberta where the customer must obtain their own MVR) and Inspection Reports on your behalf.

Will Empire Life order a PHI if the age and amount requirement is non-medical and the question set on the application has been completed? (Paper applications only)

No, this is not required.

What if additional requirements, over and above age and amount requirements, are needed?

The underwriter will contact the advisor to confirm that additional requirement(s) are needed and Empire Life will place the order on your behalf.

Will the advisor need to order any age and amount requirements?

No. Any requirements ordered through a vendor will be handled exclusively by Empire Life. However, gathering financial, medical and avocation questionnaires and MVRs in the province of Alberta are still the responsibility of the advisor.

What happens if I submit an older version of application?

Empire Life will accept the application and select Dynacare as the default vendor.

Can my client request that the PHI be conducted in a language other than English or French?

Yes, your client can make the request to the vendor when they are contacted for their PHI.

How can the advisor get status updates from the vendors?

Dynacare

Advisors/MGA register for the Dynacare portal at orders.dynacare.ca/customer

You can choose to receive status notifications when setting up your profile. If you require assistance, please contact Dynacare directly at **1 800 361-3771**.

ExamOne

Advisors/MGA will receive email status notifications on their Paramedical and PHI orders. To opt out of Paramedical status updates, contact ExamOne at **1 800 268-3358** OR empire@examone.com.

 To find out more, contact your Account Executive or the Sales Centre at 1 866 894-6182

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