

**DATE:** March 25, 2022 **N° 2022-07**  
**CATEGORY:** **INSURANCE**  
**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts  
**SUBJECT:** **Introducing a shorter Covid question set for Life and Health Applications – enabling faster Underwriting approvals and policy issue times**

Beginning March 25, 2022, we are pleased to announce the introduction of a streamlined COVID-19 question set for adults and juveniles in both the Fast & Full™ Life (eHQ and PHI), Health and paper applications.

As part of our commitment to increase underwriting approvals and improve policy issue times for fully underwritten life and health insurance applications, we are reducing the amount of information collected regarding COVID-19 exposure (from 8 questions down to 4) for both Fast & Full and paper. For Fast & Full applications that use eHQ, the new question set increases the probability that the application will be “auto approved\*<sup>1</sup>”. The result is a simpler, shorter process for both adult and juvenile life and health insurance applications.

#### Key changes to COVID-19 Question set

- We reduced the maximum number of questions from 8 down to 4. Please see the Appendix below for the new questionnaire.

Please note underwriting will accept applications with the old COVID-19 question set on any in-progress cases.

#### 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](http://info.empire.ca/earn-more) to learn more.

Did you know that in the second half of 2021, 50% of all Fast & Full applications for life insurance where eHQ and eContract delivery was selected and completed and the application was “auto approved”, contracts were issued **within 5 business days** vs. fewer than 10% where a PHI was requested\*\*\*.

#### **Reference**

**Mike Stocks**, Vice President and Chief Marketing Officer, Retail

\* Fast & Full cases that are approved without a referral to underwriting

\*\* Insurance Business Canada Awards, 2019.

\*\*\* Median time to issue contracts based on Fast & Full Life Application vs. paper 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 June 30 to December 31, 2021.

# APPENDIX

## Changes to COVID-19 question set – Client Information

### NEW

1.

Have you (or the child insured) experienced any of the following symptoms within the last 14 days?\*

- Fever
- Cough
- Shortness of breath
- Malaise (flu-like tiredness)
- Rhinorrhea (runny nose)
- Sore throat
- Gastro-intestinal symptoms such as nausea, vomiting and/or diarrhea
- Loss of taste or smell

Yes  No

Have you had a negative COVID-19 test for these symptoms?\*

Yes  No

Please provide details of all symptoms and date last experienced.\*

2.

Within the last 14 days, have you (or the child insured) had close contact with anyone who has or has had symptoms of COVID-19?\*

Yes  No

Please provide details including date of contact, circumstances, any symptoms experienced.\*

3.

Have you (or the child insured) ever tested positive for or told you had COVID-19?\*

Yes  No

Were you admitted to hospital or did you spend time in the ER?\*

Yes  No

Please provide date of test, date and duration of hospital admission/ER visit, and date and details of last symptoms\*

4.

Do you (or the child insured) have any residual symptoms or complications related to COVID-19 or a suspected COVID-19 infection? Or have you been told or suspect that you have long COVID or post-COVID syndrome?\*

Yes  No

Please provide details.\*

\*Indicates mandatory question for Fast & Full and paper life and health applications.