



Insurance Administrator Reference Guide

May 2022



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Introducing Empire Life

Thank you for choosing Empire Life. We are proud to be one of the top ten life insurance companies in Canada .¹

Our Vision

Our vision is to be Canada's most convenient insurance & investment company.

Our Mission

Insurance & Investments - Simple. Fast. Easy.

Our Values

We are honest, fair and honour our commitments to our customers and each other. We treat each other with respect. We hold ourselves and each other accountable.

Your Feedback

This guide is intended to be simple, fast and easy to use and should answer any questions you may have while doing business with us.

We value your feedback so please contact our [Customer Service](#) if you have any comments or suggestions. It is a privilege to work with you.

Terms:

“Distribution Partner” refers to anyone who works with us to sell our products. This includes MGAs, AGAs, IFAs and National Accounts.

“Contract” and **“Policy”** are two terms that are interchangeable. Both refer to the agreement between the customer and Empire Life.

¹ *The Globe and Mail Report on Business Magazine*, June 2018, based on revenue

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Contact Us

Sales Centre | Centre de ventes

salescentre@empire.ca | centreventes@empire.ca | 1 866 894 6182

Tech support for Fast and Full Insurance and Fast and Full Insurance applications, Digital Support, Envision, Advisor Portal, Business Center.

Sales & Marketing Contacts

Empire Life has Sales & Marketing Centres throughout Canada to help you with product support, marketing concept scenarios, marketing materials and supplies.

Insurance Sales Teams

- [Insurance Sales Team – Ontario, Atlantic Canada and National Relationships](#)
- [Insurance Sales Team – Quebec](#)
- [Insurance Sales Team – Western Canada](#)

Administrative Support Contacts

Customer Service

Administrative support and inquiries for individual insurance policies

- Phone: 1-800-536-7683 Monday to Friday, 8:00 am to 8:00 pm E.S.T.
- Email: insurance@empire.ca

National Accounts

Administrative support and inquiries for investment and individual insurance policies for National Accounts.

- Phone: 1-888-373-5243 Monday to Friday, 8:00 am to 8:00 pm E.S.T.
- Email: nationalaccounts@empire.ca

Distribution Services

Advisor contracting, licenses, Errors and Omissions certificates (E&O), compensation support, block transfer requests and changes to Fundserv dealer profiles and preferences

- Email: contracting@empire.ca for contracting inquiries
- Email: compensation@empire.ca for compensation inquiries

Technical Support

Illustration software support and technical questions relating to our online services.

- Phone: 1 866 894-6182 (Option 1)
- Email: salescentre@empire.ca

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Empire Life Head Office
259 King Street East
Kingston, Ontario
K7L 3A8



Online Resources

Consumer Site

Our [Customer Site](#) offers consumers a variety of company and product information.

Customer Portal

The [MyEmpire Insurance and Investments](#) customer portal is a safe and secure way for Customers to access their Empire Life policy information online.

Advisor Site

Our [Advisor Site](#) provides distribution partners with fast and easy access to product and marketing materials as well all our administrative forms and tools.

Click the links below to find what you are looking for:

- [Product Information](#)
- [Marketing Materials](#)
- [Printable Applications](#)
- [Forms and Tools](#)
- [Empire Life Applications and Forms Guide](#)
- [Underwriting Guides](#)
- [Fund Prices and Performance](#)
- [Software Downloads](#)

Advisor Portal / Business Centre Online Services

The [My Advisor Dashboard](#), advisor portal is a safe and secure way for Advisors to support their customers using online tools.

Administrative Forms

Looking for frequently used administrative forms? Find them in the [Top Forms](#) section of our [Advisor Site](#). All of our forms are available electronically and some are also available for order.

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Requesting Promotional Items

Requests for promotional items should be discussed with your [Account Executive](#).

The Business Centre Online Services

[The Business Centre Online Services](#) are available to advisors and administrators and provide access to a variety of policy information and reports as well as advisor contracting and commission information.

Access is password protected. Not yet a Business Centre user?
Advisors must have an active Empire Life code to register.
Once signed up users will have access to:

Policy information:

- [Policy Details](#)
- [Transaction History](#)
- [Policy Summary](#)
- [Request Additional Policy Information](#)

Reports

- [General Search Report](#)
- [New Business Status Report](#)
- [Pending New Business](#)
- [Outstanding Requirements](#)
- [Underwriting Decision](#)
- [Servicing reports:](#)
 - [By Premium Renewal Date](#)
 - [By Conversion Date](#)
 - [By Supplemental Benefit](#)
 - [By Dividend Option](#)

Contracting & Compensation

- [Commission Statements](#)
- [Balance Inquiry](#)
- [Production Inquiry](#)
- [Outstanding Contracting Requirements](#)
- [License Inquiry](#)

Scanning Applications through the Business Centre

You can send scanned life and health applications directly to us by using the Send Documents option. This allows you to submit life and health applications electronically within seconds rather than sending paper applications by courier.

For help navigating the Business Centre please contact our [Customer Service](#).

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Revoking Business Centre Online Access

Please send requests to revoke a user's Business Centre access to issecurity.access@empire.ca. Please include a brief explanation why security is being revoked.

Insurance made Simple, Fast, Easy

Fast & Full Insurance Application Process

A great feature of our [Fast & Full Life Application Process](#) is the way it saves you time. Simple and convenient, advisors can now complete and submit a Life Insurance application without a single piece of paper.

In addition, advisors can now meet settle requirements and clients can receive their life insurance contracts faster than ever before using eContract Delivery. Learn more about the [Fast & Full Life Application Process](#) and [eContract Delivery](#).

Insurance Advisor Referral Program

The Empire Life [Advisor Referral Program](#) provides advisors with an opportunity to receive Client Prospects from Empire Life Marketing programs. [Learn more about the Advisor Referral Program.](#)

GoEmpire Digital Marketing Tools

[GoEmpire Digital Marketing Tools](#) advisors can add a "Buy Now" referral button on their website, consumers can complete a needs analysis, access product information, obtain a quote and complete an online application for Empire Life Simplified 10 or Simplified 20 term life insurance without an advisor.

[Learn more about our GoEmpire Digital Marketing Tools](#)

Contracting Requirements

Please refer to the [Contracting Requirements Guide](#)

Signature Requirements for MGA, AGA and Corporate Broker Agreements

We require one of the following:

- Signature of two signing officers with titles
- Signature of one signing officer and corporate seal
- Signature of sole signing officer with the following statement: "Sole signing officer with the authority to bind the corporation. A corporate seal does not exist."

Articles of Incorporation must be submitted with the contracting documents to provide verification of signing authorities. All individuals with greater than 20% ownership will be screened. MGAs and AGAs may appoint specific administrative personnel to sign Broker Agreements on behalf of the MGA or AGA. A letter signed by a signing officer of the MGA or AGA must be submitted to appoint an individual to sign Broker Agreements. All completed and signed contracting documents as well as a copy of the license and proof of Errors and Omissions coverage can be emailed to [Distribution Services](#).

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National Accounts

National Accounts may not need to complete individual contracting documents for their advisors and advisor codes may be issued by email request without additional contracting documents.

Commission and Compensation

Empire Life Commission Schedule

Please refer to the [Empire Life Commission Schedule](#).

Commission Payment Schedule

First year commissions are paid on a weekly basis. Policies must be settled by Tuesday 4:00 p.m. EST to have commission paid the same week.

Commission Statements

Commission Statements are produced only if there has been positive activity in the advisor account.

You will see a negative sign on the statement beside any chargeback amount, indicating we have taken the commission back from the advisor. There will also be a chargeback of any applicable bonus.

Transferring an Advisor and their Block of Business between MGAs

A [Policy Transfer Request form B-0072](#) signed by the advisor and the receiving MGA must be submitted.

Empire Life will advise both MGAs of the amounts involved. The price will be set at 0.0025 times Segregated Funds Assets Under Management and 5 times insurance service fees.

Once the releasing MGA signs the [Policy Transfer Request form B-0072](#) we will transfer the business.

First year commission for any new business will be paid to the new MGA beginning on the transfer effective date. Renewal commission and service fees will also transfer to the new MGA.

Any pending policies will be moved to the new MGA on the transfer effective date. Trailer commission will transfer to the new MGA.

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Selling a Block of Business – MGA Channel

A completed [Policy Transfer Request form B-0072](#) must be submitted.

The servicing advisor of a policy can be changed with either a signed letter of direction from the customer or a completed [Policy Transfer Change Request Form B-0072](#).

The advisor receiving commission for a policy can only be changed using the [Policy Transfer Change Request Form B-0072](#).

Changing the advisor receiving commission is dependent on the distribution partner and channel.

Please refer to the [Eligible Advisor Changes](#) below for details.

National Account Transfer Process

National Accounts can request a transfer from one advisor to another under the same National Account without advisor signatures. Details of the transfer can be sent to compensation@empire.ca

Eligible Advisor Changes

Distribution Partner		Change for Servicing	Change for Commission
From	To		
MGA	MGA	Yes	Yes
MGA	National Account	Yes	Yes
National Account	MGA	Yes	Yes
MGA or National Account	IFA	Yes	No
IFA	MGA or National Account	Yes	No
IFA	IFA	Yes	Yes

Advisor Compliance

Advisors are required to comply with numerous regulatory and industry standards in the course of operating their practice. It is critical for customers and Empire Life that advisors operate their practice in a compliant manner.

Please visit the [Compliance Section](#) of our website for additional information

on:

- [Code of Conduct](#)
- [Best Practices](#)
- [Advisor Disclosure](#)
- [Anti-Money Laundering and Terrorist Financing](#)
- [Needs Based Sales Practices for IVICs](#)

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- Fair Treatment of Customer
- Protecting Vulnerable Clients
- Corporate Errors and Omissions Insurance
- Privacy
- Privacy Breach
- Policy Replacement
- Canada's new anti-spam legislation

- FATCA and CRS
- Sponsorship
- National Do Not Call List

New Business and Processing Guidelines

New Business Applications

Application Type	Use
Fast & Full Electronic Application	For life or critical illness insurance Face to face and non-face to face sales Business Centre access is required for Fast & Full sales Not yet a Fast & Full user? Register now
Life and Health Insurance Application	For life or critical illness insurance and conversions Face to face sales only
Non-Face to Face Insurance Application	For Solution Series, Empire Life CI Protect and Empire Life CI Protect Plus For non-face to face sales only

Applications for Policy Changes and Reinstatements

Application Type	Use
Application for Policy Change	To make changes or to apply for reinstatement of life and critical illness policies
Conversion Application	To apply for a conversion without a face amount increase or a change/increase in additional benefits or change of risk class

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Health Policy Change Application	To adjust income in Disability, Office Overhead Policies or Income Replacement Policies or where Monthly Income Benefits are included.
Life/Universal Life Investment Component Change Form	To change investment options on Trilogy, Optimax & Concept 2000
Application for Reinstatement of a Lapsed Policy	For reinstatement of a lapsed policy within 90 days of the due date of the premium in default except for policies with critical illness coverage.
PAR ADO change form	Application for Change, Addition or Reinstatement of Additional Deposit Option (ADO)

For more applications and forms please refer to the [Empire Life Applications and Forms Guide](#)

Certain older products such as Concordia, have different rules. Please contact our [Customer Service](#) for assistance with these products

Tips for Simple, Fast and Easy Processing

- Separate applications are required for each policy
- Include the policy number on all correspondence
- Provide a cover sheet with a contact name, telephone number and email address
- Clearly mark and attach linked applications together (such as applications for family members or business partners that you want underwritten together)
- Provide a cover letter to explain any unusual or complex situations
- Provide financial documents to support large cases
- Provide full details to all questions answered "Yes" on the application Question Set
- Ensure all applicable additional questionnaires are completed
- Ensure "Signed at" section of the application includes both the City and Province
- Ensure the Acknowledgement, Authorization and Consent is signed by all applicable individuals
- Ensure to answer the "Disclosure Information". Did you meet the Owner(s) and Life Insured(s) in person?
- Do not order Attending Physician's Statements and Inspection Reports. They are ordered by Empire Life, following a review of the case
- If you are submitting a Trial Application, do not order medical requirements if the customer is 76 and over, or has been declined or highly rated in the past
- Ensure the Children's Rider, Financial Information, Personal details and Business details sections of the application are completed if applicable
- A disinterested third party must sign as a witness for a "Deferred non-smoker" change

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- Policy change requests must be submitted by both owners if the policy is jointly owned

Policy Delivery Receipt

The policy delivery receipt is considered a settle requirement and must be signed by all owners and insureds.

Please refer to [Information Circular 2014-20](#) for additional details.

Power Of Attorney

A Power of Attorney has certain powers and limitations for property regarding any dealings with a life insurance policy.

[Learn about the Power of Attorney](#)

Non-Resident Guidelines

Please refer to [Information Circular 2014-23](#) for more information on the sale of insurance products to non-residents

Acceptable Forms of Premium Payment

Payment can be made by pre-authorized debit, by a personal cheque payable to the Empire Life Insurance Company, or via online payment through a financial institution.

Payments must be from the bank account of the policy Owner or Payor. For any other form of premium payment the [Receipt for Premiums Collected D-0021](#) must be completed. Acceptance of alternative forms or premium payment is intended for infrequent or exceptional circumstances and is solely at the discretion of Empire Life.

Signature Requirements

The distribution partner is responsible for obtaining and verifying original signatures.

New Applications

- Owner or first authorized signature for corporate owner
- Joint Owner or second authorized signature for corporate owner (if applicable)
- Life Insured(s) if different than owner and age 18
- Advisor

Joint Owners

The signature of each joint owner is required

Corporations or other Entities

Persons signing on behalf of a business or organization must provide one of the following allowable signatures:

- Two signing officers with titles
- One signing officer with the company seal
- Sole signing officer with the following statement: "Sole signing officer with the authority to bind the corporation. A corporate seal does not exist."

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Irrevocable Beneficiary

In addition to the above requirements, if the policy has an irrevocable beneficiary then the irrevocable beneficiary must sign to authorize certain policy changes and transactions. Please refer to the table below.

Signature Requirements Table

Request	Owner(s)	Life Insured(s)	Irrevocable Beneficiary (if applicable)	Assignee (if applicable)
New Application	Yes	Yes	No	No
Address Change	No	No	No	No
Beneficiary Change	Yes	No	Yes	Yes
Name Change	Yes	No	No	No
Transfer of Ownership	Yes	Yes ¹	Yes	Yes
Assignment	Yes	No	Yes	Yes ²
Banking Change - same payor	No	No	No	No
Banking Change - different payor	Yes	No	No	No
Duplicate Policy	Yes	No	No	No
Duplicate Certificate	No	No	No	No
Replacement Form validation – Empire Life policy being replaced	Yes	No	No	No
Conversion – Full or partial	Yes	Yes	Yes	Yes
To Non-Smoker Rates	Yes	Yes	Yes	Yes
Deferred Non-Smoker Rate Change Request	Yes	Yes	No	No
Add Life Insured	Yes	Yes	Yes	Yes
Add Additional Coverage	Yes	Yes	Yes	Yes
Add Benefits or Riders	Yes	Yes	Yes	Yes
Decrease Existing Coverage	Yes	Yes	Yes	Yes
Delete Benefits or Riders	Yes	Yes	Yes	Yes

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Policy Split	Yes	Yes	Yes	Yes
Review Policy Rating	Yes	Yes	Yes	Yes
Change Dividend Option	Yes	Yes	Yes	Yes
Change to Reduced Paid Up	Yes	Yes	Yes	Yes
Change Trilogy UL Policy Options	Yes	Yes	Yes	Yes
Reinstatement	Yes	Yes	Yes	Yes
Loan or Premium History	No	No	No	No
Surrenders	Yes	No	Yes	Yes
Dividend withdrawal	Yes ³	No	Yes	Yes
Loan request	Yes ³	Yes	Yes	Yes

¹In Quebec, life insured(s) must consent to the transfer of ownership if there is no insurable interest.

²In Quebec the signature of the hypothecary creditor is required.

Quick Guide on Acceptable Types of Signatures ****NEW**

Name of Document	Wet Signature (received by mail)	eSignature (copy of a wet signature scanned or faxed)	Digital* (from verified sources)	Digital Non-Validated	Image of a signature	Combination of Digital and Image
Insurance Documents						
New Business Applications (Fast and Full Version)	No	Yes *see below	Only Option ** see below	Not Acceptable	Not Acceptable	Not Acceptable
New Business Applications (paper versions)	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable

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Policy changes	Yes	Yes	Yes **see below	Not Acceptable	Not Acceptable	Not Acceptable
Conversion Applications	Yes	Yes	Yes* see below	Not Acceptable	Not Acceptable	Not Acceptable
Beneficiary Changes	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
Death Claims Claim forms under \$500,000**	Yes	Yes under \$500,000	Yes under \$500,000	Not Acceptable	Not Acceptable	Not Acceptable
Death claim forms over \$500,000	Yes	No	No	Not Acceptable	Not Acceptable	Not Acceptable
Ownership Changes	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
Replacement Forms	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
PAD form (C-0170)	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
Settling Requirements (Paper Version)	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
Settling Requirements (Fast and Full Version) **see below	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
Investment Documents						
New Business Applications (Fast and Full Version)	No	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
New Business Applications	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable

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(Paper versions)						
Investment Changes (Form INP-125A)	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable
Letter of Direction	Yes	Yes	Yes	Not Acceptable	Not Acceptable	Not Acceptable

*If the advisor is completing a F&F application NFTF with a customer we will allow the advisor to attest that to the best of their knowledge the customer has signed the NFTF application through video sharing technology and an accepted signing platform. (Attestation section is on the advisors report)

*If a F&F application is completed and made it through but requires a signature later prior to issue/settle we will allow a wet signature however, would require validation from the customer if we only have their digital signature on the original application.

*Policy changes, conversions & settle requirements= signature must match what we have on file or we will need validation if it is not from a trusted source ie. Advisor. If we have a wet signature on file and then receive a digital signature directly, we will make a call to the customer to verify.

* Policy changes we will allow an electronic signature for a witness for a policy change as long as we have the advisor attestation to the signature without a wet signature required on delivery unless we are questioning the validity of the source.

*We can accept Digital signatures that come from any one of these sources:

- Docusign
- ONESPAN
- iGenie
- eSignLite
- Signature Master
- Or any other trusted source

**For Claims: Copies accepted for all amounts, except if death occurred outside of Canada or the USA

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Definitions:

Wet - Acceptable

Empire receives the original in house. Identified in OnBase as a Supporting or Additional Document, with a scan ID for the date received. This is acceptable for all requests.

**Note- If we receive a wet signature directly from a customer and all we have on file is a digital signature we will contact the customer for signature confirmation via phone.

eSignature - Acceptable (This is a scanned or faxed Wet Signature)

A wet signature exists, and we receive a fax or scan of it electronically. This is acceptable for all requests.

We can accept any digital/electronic signature that we trust is coming from a verified source. The email must be from our MGA, Advisor or if a recent Fast and Full application - the email account the customer used for their docuSign package.

**Note- if we receive a digital signature directly from a customer and all we have on file is a wet signature we will contact the customer for signature confirmation via phone.

Digital - Must be verified through an acceptable platform and come from a trusted source

Signature is created electronically and does not exist physically. These must be validated through a secure platform which locks the document from being modified, and creates an audit log of who is authorizing the signature, how, and when.

Some examples are: DocuSign, OneSpan, Adobe Sign, iGenie, eSignLite, etc

Not Acceptable for:

Claimant Statement

Digital *Non-Validated* Signature Not Acceptable

A mark made digitally that has not been verified through a secure platform.

Image Signature Not Acceptable

A snippet of a scan of a signature.

Combination of Digital and Image Not Acceptable

Digital signature of Advisor, with snippet of a wet signature for signature guarantee. These were both made electronically and were not sent through a platform to confirm when the document was created or who is validating it

³For requests of \$5,000 or more. Concordia and Trilogy policies require a signature for all amounts.

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Regulatory Requirements

Requirement	Explanation
Purpose of Insurance	<p>This is a regulatory requirement and must be completed on all applications for insurance products with cash values.</p>
Verification of Identity of Owner(s)	<p>Verification of Identity of an individual or a business owner must be completed by the Advisor. Please refer to Information Circular 2017-12 for more details about verifying identity.</p> <p>If the owner is a corporation or other organization, the Corporation Organization Owner Supplement C-0044 form and charter documents (articles of incorporation if within the past year only or the last year's corporate resolution) and signing authorities are required.</p>
Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)	<p>In order to comply with international tax laws, we must confirm the owner(s) status for U.S. and international tax purposes.</p> <p>If place of residence is outside of Canada, a tax identification number (TIN) is required. This must be provided on the application or the owner will be reported to CRA as non-responsive.</p> <p>Please refer to Information Circular 2014-18 and Information Circular 2017-13 for more details.</p>
Determination of Third Party Interests	<p>This must be answered either 'Yes' or 'No' (leaving it blank is not acceptable). If the answer is 'Yes', details are required.</p> <p>For Fast and Full, if the payor is a company but not the Owner or Annuitant, answer 'Yes'. The Date of Birth should be the Annuitant's and the Occupation should be the type of business.</p>

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Underwriting

The [Underwriting Section](#) of our website offers a variety of materials to help with the field Underwriting of Empire Life Insurance and Critical Illness products.

Underwriting Guides

- [Life and Critical Illness Insurance Underwriting Guide](#)
- [Fast & Full Underwriting Requirements](#)
- [Underwriting Requirements](#)
- [Preferred Underwriting Criteria Guide](#)
- [Preferred Underwriting Criteria at a Glance](#)
- [Preparing for Your Tele-Interview](#)
- [Guidelines for Immigrants](#)
- [Large Case Quote Review](#)
- [Financial Underwriting Guidelines \(Life\)](#)
- [Financial Underwriting Guidelines \(CI\)](#)

Underwriting Resources

- [Questionnaires and Printable Forms](#)
- [Approved Vendors for Medical and Non-Medical Requirements](#)
- [How to Shop a Case to Multiple Companies](#)
- [Tips to Speed Up Files Through Underwriting](#)
- [Defining Requirements](#)
- [Smoker/Non-Smoker Definition](#)

VIP Cases

VIP Processing for applications applies to:

- New applications with a face amount of \$5,000,000 or more
- An annual premium exceeding \$25,000 COI (cost of insurance only, not excess premium)

Please refer to [VIP Underwriting Services](#) for more details.

Closed Cases

We automatically close cases 75 days after the date the application was signed. We send a letter directly to the customer with a refund cheque, if applicable. We will also send a notice to the advisor.

Underwriting Contact Information

Please use these [Underwriting Contacts](#). Please use these as your first line of contact. If necessary, your inquiry or concern will be forwarded to the appropriate underwriter.

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Inforce Communications ****NEW**

Communication Type	System	Sent Via	Sent When
ADD Child Rider	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	
ADD Child Rider	Concordia	Mail to customer & email to MGA/Advisor	
ADD Child Rider	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Billing Notices	All Systems	Client via mail	
Reminder Notice	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer only	MGA gets weekly listing*
Reminder Notice	Concordia	Mail to customer only	
Reminder Notice	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & Courier to MGA	
Late pay offer	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer only	MGA get weekly listing*
Late pay offer	Concordia	Mail to customer only	
Late pay offer	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & Courier to MGA	
Confirm of Withdrawal/Deposit	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & MGA	
Confirm of Withdrawal/Deposit	Concordia	N/A	

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Confirm of Withdrawal/Deposit	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & MGA	
Conversion Notifications	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	
Conversion Notifications	Concordia	Mail to customer & MGA	
Conversion Notifications	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Dividend Notices	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer	
Expiry	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	
Expiry	Concordia	Mail to customer & email to MGA/Advisor	
Expiry	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Guaranteed Insurability	Insurance policies, excluding Trilogy, issued before 2017	Mail to customer & email to MGA/Advisor	
Guaranteed Insurability	Concordia	Mail to customer & email to MGA/Advisor	
Guaranteed Insurability	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Maturity	Insurance policies,	Mail to customer &	

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	excluding Trilogy, issued before January 1, 2017	email to MGA/Advisor	
Maturity	Concordia	Mail to customer & email to MGA/Advisor	
Maturity	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Non Smoker	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	
Non Smoker	Concordia	Mail to customer & email to MGA/Advisor	
Non Smoker	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
NSF Notifications	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & MGA	
NSF Notifications	Concordia	Mail to customer & MGA	If processed properly by the bot, they will be emailed to AOR/MGA
NSF Notifications	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & MGA	If processed properly by the bot, they will be emailed to AOR/MGA
Overdue Premium Reports	Insurance policies, excluding Trilogy, issued before January 1, 2017	Weekly by mail to MGA	
Overdue Premium Reports	Concordia	Weekly by mail to MGA	
Overdue Premium Reports	Trilogy policies & New Insurance policies issued after December 31, 2016	Weekly by mail to MGA	

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Overloan Letters	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	
Overloan Letters	Concordia	Mail to customer & email to MGA/Advisor	
Overloan Letters	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Renewals	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	60 days prior to renewal date
Renewals	Concordia	Mail to customer & MGA	45-60 days prior to renewal date (UL's with term are usually 45 days). It varies by plan type.
Renewals	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & MGA	30 days prior to renewal date (trilogy) 60 days for traditional
Shortages	Insurance policies, excluding Trilogy, issued before January 1, 2017	N/A	
Shortages	Concordia	Mail to customer & email to MGA/Advisor	
Shortages	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	
Statements	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & MGA	
Statements	Concordia	Mail to customer & MGA	

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Statements	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer only/Portal for MGA	
Tax Exempt	Insurance policies, excluding Trilogy, issued before January 1, 2017	Mail to customer & email to MGA/Advisor	
Tax Exempt	Concordia	Mail to customer & email to MGA/Advisor	
Tax Exempt	Trilogy policies & New Insurance policies issued after December 31, 2016	Mail to customer & email to MGA/Advisor	

*Depending on system limitations, in some instances we are unable to send a copy of paper notices to the Head Office when the policy is in arrears. To compensate for this, we send a weekly listing to the Head Office when a policy has not been paid.

Claim Requirements

We may, at our discretion, request documentation in addition to the following requirements.

If the beneficiary is the estate then please review the [Estate Beneficiary](#) section for additional requirements.

Please also review the [Special Circumstances](#) for other additional requirements.

If	Requirements
In force for 10 or more years with a benefit of \$50,000 or less	Confirmation that the named beneficiary is alive or, an executor is appointed Contact information (phone number and address) for the beneficiary(ies) and executor A copy of the death certificate or the name, address and phone number of the funeral home that provided services
In force for 5 or fewer years regardless of amount	Claimant's Statement (C-0008) Proof of Death - Physician's Statement (C-0010)
In force for more than 3 years with a benefit of less than or equal to \$500,000	Claimant's Statement (C-0008) Original Death Certificate

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In force for more than 5 years with a benefit greater than \$500,000	Claimant's Statement (C-0008) Proof of Death - Physician's Statement (C-0010)
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Estate Beneficiary

For Claims greater than \$50,000

If	Requirements for all Provinces except Quebec	Requirements for Quebec
There is a Will	Notarized copy of the will If the amount is greater than \$100,000: A notarized copy of the will and, if the estate is not being probated, the Death-Affidavit for Payments over \$100,000* OR Certificate of Appointment of Estate Trustee with or without a will (Ontario)	Notarized copy of the will Certificat de Recherche Testamentaire de la Chambre des Notaires du Québec Certificat de Recherche Testamentaire du Barreau du Québec
There is not a Will (intestate)	Certificate of Appointment of Estate Trustee without a Will (Ontario) Letters of Administration (other provinces) If the amount is greater than \$100,000: Death-Affidavit for Payments over \$100,000* if the estate is not being probated OR Certificate of Appointment of Estate Trustee with or without a will (Ontario) of Letters Probate	If married, a notarial copy the of marriage contract and Certificats de recherche de la Chambre des notaires and Certificat de recherche du Barreau du Québec certifying that deceased died without a Will If unmarried, Notarial Statutory Declaration Certificate endorsed by all heirs and the Certificat de recherche de la Chambre des Notaires and Certificat de recherche du Barreau du Québec certifying the deceased died without a will
AML Requirements	If the policy is interest earning and the payment is over \$10,000, we may require the beneficiary to provide two sources of identification. This is be advised when the claim requirements are provided.	

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Politically Exposed Person (PEP)	If the policy is interest earning and the sum insured is \$100,000 or more, we will require responses to the PEP questions on the C-0008 Claimant Statement	
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*We will provide the Death-Affidavit for Payments over \$100,000 if necessary

Special Circumstances

If	Requirements
Accidental death benefits	A complete police report and coroner's report
Death occurs outside Canada or the United States	Foreign Death Claim Questionnaire (C-0025)
The policy is assigned	Release of assignment or statement of continuing interest from the assignee
The policy has a bankruptcy assignment and the beneficiary is the Estate	Confirmation from the trustee in bankruptcy that they are acting on behalf of the deceased's estate
Joint Last to Die (any policy)	Trilogy or Optimax policies may have claim requirements if the exempt account is payable on first death. Death Certificate Proof of Death - Physician's Statement (C-0010) If death occurs within first 3 years of issue
The policy is within the Contestable Period (2 years) Ontario	A signed, witnessed and dated authorization from the estate executor granting access to Provincial Health Plan records With a Will - A notarized copy of the will and a sworn affidavit stating there are no other wills and the person signing is assuming responsibility for the administration of the estate and no one is challenging their role as executor of the estate OR a certificate of appointment of estate trustee with a will Without a Will – A sworn affidavit stating there is no will and the person signing the authorization is assuming responsibility for the estate OR certificate of appointment of estate trustee without a will

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If	Requirements
<p>The policy is within the Contestable Period (2 years) Quebec</p>	<p>Authorization to communicate with RAMQ completed by the beneficiary or by the liquidator of the estate (if there is no beneficiary)</p> <p>RAMQ requires a copy of the death certificate, a copy of the will (if a will exists), copies of the Certificats de recherche testamentaire de la Chambre des notaires et du Barreau du Québec' and a copy of the beneficiary designation</p> <p>If the beneficiary is irrevocable then the will and search certificates are not required, only a copy of proof of death, a copy of the beneficiary designation and authorization signed by the beneficiary</p> <p>If the estate is the beneficiary and there is no will, RAMQ still requires copies of the search certificates</p> <p>If the spouse is providing authorization then RAMQ requires a copy of the marriage certificate, copy of the proof of death and a copy of the beneficiary designation.</p> <p>If the estate is the beneficiary and someone other than the spouse is signing the authorization, RAMQ requires copy of proof of death, beneficiary designation, search certificates and a letter from a notary stating there is no will and that the person signing the authorization is a legal heir</p>
<p>The policy is within the Contestable Period (2 years) All other provinces</p>	<p>Please contact our Customer Service for requirements</p>

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Deceased Policy Owner

If	Requirements
Contingent Owner or contract names remaining insureds as owner	<p>Proof of death of current owner</p> <p>Verification of Identity of Owner(s) / Determination of Politically Exposed Persons and Third Party Interests D-0011</p> <p>Beneficiary Designation Form D-0017</p> <p>New banking information</p>
No Contingent Owner	<p>Proof of death of the deceased owner</p> <p>If the policy value is greater than \$50,000, copy of the will to verify the Executor of the estate</p> <p>A notarized copy of the will and search certificates as proof of probate (Quebec only)</p> <p>Transfer of Ownership Form C-0050 signed by the executor and the new owner</p> <p>Beneficiary Designation Form D-0017</p> <p>Exceptions:</p> <p>Montreal Life policies issued prior to 1976 on the life of a child and the application was signed in Quebec: The life insured automatically becomes the new owner Proof of death of the deceased owner is required</p> <p>Policies issued in May 1996 or later, or contain the General Provision pages indicating GP1-4, GP2-4, OGP1-1, OGP2-1, OGP2-5, OGP3-1 or OGP 3-4: The life insured automatically becomes the new owner Proof of death of the deceased owner is required</p>

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Our Service Commitment to You

Processing times in business days

New Business and Conversions	Days	Type of Confirmation
New Business Application (data entry)	1	n/a ¹
Outstanding Requirements (data entry)	1	n/a ¹
Underwriting - Fast & Full	2	n/a ¹
Underwriting - New application	3	n/a ¹
VIP, Top Advisors and Large Case screening	1	n/a ¹
Review of emails and additional requirements	1	Response to email
Contract Issue following underwriting approval	1	Contract/Policy Receipt
Settlement following receipt of all requirements	1	Commission paid
Full or partial conversions	2	Contract
Policy Changes	Days	Type of Confirmation
To Non-Smoker Rates	2*	Change Agreement
From Juvenile to Non-Smoker Rates	2*	Change Agreement
Add Life Insured	2*	Change Agreement
Add Additional Coverage	2*	Change Agreement
Add Benefits or Riders	2*	Change Agreement
Decrease Existing Coverage	2*	Change Agreement
Delete Benefits or Riders	2*	Change Agreement
Spousal Splits	2*	Change Agreement
Review Policy Rating	2*	Change Agreement
Change Dividend Option	2*	Change Agreement
Change to Reduced Paid Up	2*	Change Agreement
Change Trilogy UL Policy Options	2*	Change Agreement
Reinstatement	2*	Customer letter ²
Title Changes	Days	Type of Confirmation

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Address Change	1	n/a ¹
Beneficiary Change	2	Customer letter ²
Name Change	1	Customer letter ²
Ownership Change	2	Customer letter ²
Power of Attorney	2	Customer Letter ²
Assignment	2	Customer letter ²
Banking Change - same payor	1	n/a ¹
Banking Change - different payor	1	n/a ¹
Duplicate Policies	1	Policy Contract
Duplicate Certificates	2	Certificate
Replacement Form validation for Empire Life	2	Completed Replacement form
Financial Changes	Days	Type of Confirmation
Loan or Premium History	2	Customer Letter ²
Surrenders	1	Cheque and surrender notice
Dividend withdrawal	2	Cheque
Loan requests		Cheque

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¹Changes are viewable using the [Business Centre Online Services](#) ²
 Advisors receive copies of customer letters.

*Following underwriting approval