

DATE: July 18, 2022 **N° 2022-15**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: **Removal of Covid question set for Life and Health Applications – enabling faster Underwriting approvals and policy issue times**

You may have noticed that starting July 18, 2022, we have removed the COVID-19 question set for adults and juveniles in both the Fast & Full® Life (eHQ and PHI) and Critical Illness applications. For any paper applications, you can also now skip the COVID-19 question section until we are able to provide an updated paper version in the next few months.

As the pandemic restrictions begin to lift, and as part of our commitment to increase underwriting approvals and improve policy issue times, we want to make it easier for you to do business with us.

For Fast & Full applications that use eHQ, removal of the COVID-19 question set increases the probability that the application will be “auto approved*”. The result is a simpler, shorter process for both adult and juvenile life and health insurance applications.

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 up to 20% more FYC.*** Visit <https://info.empire.ca/en-ca/earn-more> to learn more.

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.

*** The additional FYC qualifies for bonuses. Available on all life and health insurance products in contracts issued based on applications submitted using the Fast & Full Life App if eHQ and eContract delivery are used. See Info Circ No. 2022-13 for details. This promotion can be withdrawn by Empire Life at any time.