

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** April 13, 2023

**Nº 2023-10**

**CATEGORY:** **INSURANCE**

**TO:** *Managing General Agents, Associate General Agents, Advisors, General Agents, and National Accounts*

**SUBJECT:** ***New, shorter underwriting questions for a better customer experience in Fast and Full®***

**Fast & Full®  
enhanced eHQ  
launching  
April 13, 2023**

Empire Life is pleased to announce that we are making improvements to our health questionnaire within our popular Fast & Full Life application, beginning April 13, 2023. These new enhancements will improve the overall user experience of the Electronic Health Questionnaire (eHQ) in Fast & Full. If a client opts to complete the eHQ in Fast & Full, it will have a different look and feel.

### *What's changing?*

- **Fewer questions:** We have reduced the number of reflexive questions by 40% and the questions will be asked in more client-friendly, straight forward language. These improvements will ensure the Fast & Full Life application provides a quick and easy experience for both advisors and their clients.


### *In addition to this change, we're also updating the following:*

- **Occupation:** We've added a new extensive list of occupations. Advisors will now be able to choose from the list provided, the occupation that best fits their client. The occupation textbox remains the same so more details of their job can be provided.
- **Beneficiaries:** We've added "boyfriend/girlfriend" to the drop-down menu for the life insured's relationship to the beneficiary as well as a textbox if "friend" is selected so the advisor can provide more context for the reason why the friend is the beneficiary of the insurance proceeds, that is, the purpose of the insurance.
- **Corporate Key Person:** Some sole proprietors will experience improved straight-through processing as a result of improved back-end processes. Additionally, we've added some helpful text around the definition of Corporate Key Person in the 'Purpose of Insurance' section to make it simple, fast, and easy to fill out.

What you'll see as a help tip:

**Purpose**

An employee of the business whose loss will have a detrimental impact on the profitability of the business and will cause financial strain.

- Personal (e.g., retirement, estate preservation, final expenses, mortgage loan, children's coverage, etc)
- Personal (e.g., mortgage on primary residence)
- Corporate Key Person 
- Business loan collateral
- Buy-sell agreement
- Other

### Launch date

These changes will take place April 13, 2023, in a new release of the Fast & Full Life Application. Any saved applications will change to the latest version of the eHQ.

### Will this impact life insured's ability to complete the eHQ?

No. You will still use the Fast & Full Life Application as usual with your client and if eHQ is selected, continue with the new question set within Fast & Full.

### Reference

Michelle Ferguson, Chief Underwriter, Retail Operations