

## Paper application – Quick tips

With New Business Now, get client information you need the first time using the comprehensive paper application. Choose daily or weekly communications – or both– and get information on insurance applications and respond to requirements faster. Do business your way.

### Why use paper applications?

- Single insured can select **all or any** life, critical illness or disability insurance products in one application.
- For life insurance only choose the *Application for life insurance* (17-8921).
- Helpful tips are provided on the application – e.g. when to use supplementary forms.
- Another person may complete portions of the application on behalf of the advisor to help prepare for a client meeting (delegate or operations support person when appropriate).
  - Consider pre-populating sections 1-12, 18 and 22.

### How to access paper applications

Paper applications can be accessed through your supply area or where you've always obtained your supply. You can also print applications from Canada Life *RepNet*™. You must open a new copy from *RepNet* for every app you are about to complete, as each application is assigned a unique number.

### Paper application options

There are several choices available when applying for insurance products with Canada Life.

- *Application for life, critical illness or disability insurance* (17-8908)
- *Application for life insurance* (17-8921)
- *Tele-application for life, critical illness and disability insurance* (17-8909)

### How to access supplementary forms

Supplementary forms to be submitted with the application can be printed from *RepNet*.

### How to access the tele-application

- If you select tele-app, follow the instructions on the paper application in section 2 and/or section 3. Review the important information about the telephone interview in section 27 to help set client expectations.
- The tele-app is a shortened version of the paper application. The insurability questions are removed and are obtained through a customer interview once the tele-app form is submitted.
- The tele-app form can be accessed from *RepNet*.

### For more information

To access information on pending or in-progress cases, for web or paper applications, go to the New Business Now **Home** page and select **Search**.

Review the **Paper application – New Business Now** course which includes:

- Detailed information outlining the key steps for completing the paper app
- Video demonstrations
- **Interactive PDF** and **How-to** support information to help complete the paper app

### Reminder - set preferences

Use New Business Now to set your preferences before getting started, even for paper applications.

## Tips for completing paper applications

### Section 1. General information

#### 1.4 Type of insurance

- Use section 1.4 to indicate life, critical illness and/or disability insurance.
- Use the space provided on the application to indicate the attachment of:
  - A policy illustration
  - Product pages for life, critical illness and disability insurance applications (17-8910). Copies are included with the application. This form must be completed if not attaching an illustration.

### Sections 2 through 14 - Client details

- Application sections 2 – 14 are related to client information.
- In addition to the client information required, complete only those sections related to the products you're recommending.

### Section 15, 16 and 17 - Insurability

- Life and critical illness insurability questions are combined on the paper application.
- Additional evidence requirements, such as paramedicals and attending physician statements, are required for large insurance coverage amounts.
- Questions within the paper application are the same as questions in a tele-interview.

### Section 18 - Payment

- Section 18 covers payment and premium options for all policies indicated in the application.
- Make cheques payable to the appropriate company for life insurance, critical illness insurance and disability insurance.

### Authorizations

Authorizations are required throughout the application including:

- Section 18 – Premium / payments
- Section 20 – Consent to release additional information to your advisor
- Section 21 – Agreements and signatures

### Agreements and notices

Before getting client signatures in section 21, make sure you communicate the information in the following sections to clients:

- Section 23 – Pre-authorized debit agreement
- Section 24 – Receipt
- Section 25 – Temporary life insurance agreement
- Section 26 - Conditional critical illness and disability insurance agreement
- Section 27 - Important notices

### Advisor report

- Advisor must complete and sign this section
- Attach and submit additional forms, such as provincial disclosure forms or needs analysis.
- The even premium check-box in section 22.3 allows you to provide direction in the event of a rating or preferred underwriting class.
- Requirements – In section 22.15, for this application, choose:
  - Head office - to order evidence on your behalf.
  - Advisor – to order evidence using a preferred vendor indicate who you'll be working with for each proposed insured, or
  - Obtain from another insurance company – specify details in the space provided.

Note: If no option is indicated on the application your preferences default in New Business Now will be used to order evidence.

New Business Now helps you explain the need for insurance once, and complete the process more quickly. Better information, better business. The new business process delivers increased predictability, accuracy and consistency. It's a better way to do business.