

Web application – Quick tips

The New Business Now web application is faster, easier and drives results. In just one visit it's possible to complete insurability, get an instant decision and accept initial premium payments by credit card and online banking.

Why use web application?

- Do business anytime with web-based application, anywhere you use the Internet.
- Use a tablet or laptop to do business your way.
- Tailor personal preferences for communications and evidence ordering.
- Complete multiple policies, products, and insureds on a single application.
 - Web app allows up to six insureds, with a maximum of two adults
- Submit supporting documents and forms faster with electronic attachments.
- Receive mobile-friendly email updates daily, weekly – or both.

How to access the web application

When the New Business Now system is live:

1. Sign in to Canada Life *RepNet™*.
2. From the left navigation panel select the link to **New Business Now insurance application** under **Online services**.

For more information

Go to the New Business Now insurance application Home page and select Search for:

- Information on pending or in-progress cases for web or paper applications
- Saved web applications (Applications not submitted)
- PDFs for submitted web applications

Review the Web application – New Business Now course which includes:

- Detailed information outlining the key steps for completing the web app
- Video demonstrations
- **Highlights** and **How-to** support information to help complete the web app

Expedite your process with straight-through processing and behind-the-scenes automation. New Business Now allows you to use technology to your advantage with a web-based application, mobile-friendly updates and communication on the go. It's a better way to do business.

Tips for completing web applications

Quotes

- Complete the quote prior to meeting with clients to save time.
- Client information is entered once and can be used for a variety of product quotes. Only eligible products will be shown.
- Insurance coverage amounts must be entered – Use your illustration tool to determine the insurance amount for the desired premium.
- The quote feature identifies the policy premium for its first year. It includes current rates and adjusts based on the current insurance age of the client.

Decisions

- The **Insurability** section is locked and cannot be changed once this section is started.
- This section identifies if an instant decision has been made or if the policy has been referred to underwriting for further consideration.
 - With multiple insureds, if one person does not qualify for instant decision, all policies will show as refer to underwriter.
- If the client(s) to be insured qualify, a cross-sell offer may be presented for consideration.

Client details

- Complete the sections for one insured before moving to the next insured.
Owner information is required for each product including occupation details, survivorship, owner identification, third-party determination and successor owner if required (**where Quebec law applies, 'survivorship' and 'successor ownership' is achieved through subrogated ownership appointments**).

Payments

- The monthly, annual or 1/12 of the annual premium must be collected to qualify for temporary/conditional insurance.
- The web app allows you to collect:
 - Initial payments: cheque, credit card (instant decision only), INTERAC ® Online, EFT, COD (all payments must be from a Canadian financial institution).
 - Internal payments: accumulated dividends, paid-up additions, cash surrender value and other
- For monthly payments complete the Pre-authorized debit agreement (PAD) information for each policy.

Insurability

- Once web app enters this section, **Quote** and **Client details** will be locked.
- Medical Insurance Bureau (MIB) consent is required from each insured in order to proceed.
 - Upon agreement to proceed, he/she enters, as his/her electronic signature, the last four digits of the application number including the application check-digit followed by his/her full first name.(i.e. 23-4Patrick)
 - Tablet users sign using a stylus or finger.
- To save a partially completed questionnaire select **Save**.

Client authorizations

- Consent must be indicated for sharing information with advisors. The client consents electronically, and for juveniles the parent/guardian provides their consent.
- If multiple policies are being applied for the web app will display the role of each individual and each client provides consent.
- Once this section is complete, a message indicates the **Decision, Payment** and **Authorization** sections are locked and confirms that the **Insurance application summary** will be sent.

Advisor report

- To submit the application immediately, complete the Advisor report.
- If you choose to complete it later, the application will be saved and closed. All sections of the application are locked except the **Advisor report**.
- The **Even premium** box helps provide direction in the event of a rating.
- Use the **Relevant information** section for additional comments. Only use this field of the report when absolutely necessary, as inputting any text in this section will require manual handling for the application.
- Provide the email address for anyone not already identified in your **Preferences**, to allow them to receive daily and/or weekly emails.
- Underwriting requirements, including ordering medical evidence, are based on **Preferences**. Change these using the drop-down menus.
- If an attending physician's statement is required or if the application has been referred to underwriting, complete and submit a signed *Authorization form* (F20 BIL).
- Attach documents and forms as required to the web app before submitting.
 - Documents must be attached in a PDF or TIF format.
- Once submitted, on-screen confirmation indicates the application has been received.