



## Desjardins Insurance eliminates several underwriting requirements Your life insurance contracts can now be issued even faster!

It's now even easier for your clients to qualify for life insurance! We've eased our underwriting requirements for **life insurance applications** by eliminating certain restrictive tests and exams. Thanks to these changes, we'll be able to process more applications and issue contracts even faster.

### MAIN CHANGES

#### Evidence of insurability – Preferred-rate products

- **For amounts of \$5M or less:** Elimination of resting EKG requirement for certain age brackets
- **For amounts over \$10M:** Resting EKG replaces stress EKG for certain age brackets

**Thanks to these changes, more than 50% fewer EKGs will be required!**

#### Evidence of insurability – Regular-rate products

- Same changes as those indicated above for preferred-rate products
- In some cases, the Evidence of insurability form replaces the paramedical exam
- Elimination of certain underwriting requirements (paramedical, blood profile and urinalysis) for certain age brackets. For example, **a blood profile and urinalysis are no longer required** for:
  - Ages 40 and under, for life insurance amounts of \$500,000 or less
  - Ages 41 to 45, for life insurance amounts under \$500,000

**Desjardins Insurance is carving a place for itself among industry leaders while many of our competitors still require a blood profile and urinalysis!**

Your clients will definitely be pleased with these changes, which are part of our more people-focused and simple approach. It's another way we're making the client experience even better!

#### Insurance Illustration software temporarily unavailable

Please note that, due to the implementation of the new underwriting requirements, the Insurance Illustration software will be unavailable **in Web mode Sunday, February 19, between 6:00 a.m. and 12:00 p.m. (ET).**

### Update required if you're using the software in desktop mode

Once the new underwriting requirements have been implemented, you just need to connect to the internet and launch the software in desktop mode. A message will appear to let you know that an update is available and must be carried out.

For more information about the changes to our underwriting requirements, see the new **Life Underwriting Requirements** that will be available on Webi as of February 20.

### Questions?

#### Customer Service Insurance

Phone: 416-926-2699

Phone Toll free: 1-800-278-0669



## Clarification on an underwriting requirement in the Illustration Report

Since the rollout of the new Insurance Illustration software, there's been a change to the head office table (Illustration Report) in the **Underwriting Requirements** section. **Non-medical** now appears, even if a paramedical exam is requested. (see example below)

#### UNDERWRITING REQUIREMENTS

INSURED'S NAME:

Rest assured that this requirement will be processed the same way as always. If the person to be insured must undergo a paramedical exam for Desjardins Insurance, **you're not required to fill out section F6** of the paper or **"Supplementary questions" under the insurability section** of the electronic application.

Thank you,



**Isabelle Plourde**, Vice-President  
New Business and Underwriting  
Individual Insurance

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.