



# ivari Underwriting Requirements

The most recent Underwriting Requirements chart was put into effect in April 2022.

## Current Requirements

Requirement	What is it?	Who does it?	How long does it usually take?
<b>Non-medical (NMED)</b>	Fully completed application – personal history, Health history and family history – including any applicable questionnaires.	Advisor.	<p>20 – 30 minutes depending on client’s history.</p> <p>In order to avoid delays, all information needs to be captured. The more information the advisor can provide, the less time the Underwriter will need to ask for clarification.</p> <p>Remember the 5 W’s:</p> <ol style="list-style-type: none"> <li>1. What</li> <li>2. When</li> <li>3. Where</li> <li>4. Who</li> <li>5. Why</li> </ol>

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<b>Vitals</b>	Measured height & weight, 3 blood pressure readings and pulse.	Health professional or health technician from an approved vendor. Done at client's home or office at their convenience.	10 – 15 minutes. Client will have to present picture ID prior to examination. The Underwriter may request BP readings to be taken at 10-minute intervals for a more balanced average reading.
<b>Telephone Interview (TELEQ)</b>	Conducted by a trained medical interviewer to gather the following: <ul style="list-style-type: none"> <li>• Confirmation of client ID. Make sure the client has this handy.</li> <li>• Personal history</li> <li>• Health history</li> </ul>	Professional from an approved vendor. These are essentially the same questions as a NMED but a bit more in-depth. Ensure the client is aware of this to avoid the response "I already answered this". Ensure the client is prepared for the interview and is ready to provide the names and dosages available of any medications they are currently taking. The interview will be digitally recorded.	35 – 45 minutes depending on the client's history. Make sure this is done at a good time (i.e. not while driving)
<b>Paramedical Exam (PARA)</b>	Medical questions are asked by a health professional and will also collect vitals.	Professional from an approved vendor. These are essentially the same questions as a NMED but a bit more in-depth. Ensure the client is aware of this to avoid the response "I already answered this". Ensure the client is prepared for the interview and is ready to provide the names and dosages available of any medications they are currently taking.	35 – 45 minutes depending on the client's history.

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<b>Urinalysis (Urine HIV)</b>	Urine sample. Some of the tests done include HIV, nicotine, cocaine, and kidney function test.	Health professional or health technician from an approved vendor. Done at client's home or office at their convenience.	5 minutes. For female applicants, be sure to mention if they are menstruating at the time of collection. This will help to avoid repeat testing.
<b>Urinalysis/ HOS2, HOS3 (Head Office Specimen)</b>	Urine sample. This is usually done as a repeat and the request is most often for 2 repeats done on separate days.	Health professional or health technician from an approved vendor. Done at client's home or office at their convenience.  Why this is requested: Mainly due to the abnormality found in the first specimen.	5 minutes.
<b>Blood Profile (BPF)</b>	2 – 3 vials of blood. Must be forwarded to Dynacare Canada, our approved laboratory. Some of the tests done include cholesterol, liver and kidney function, blood sugars and HIV.	Health professional from an approved vendor. Done at client's home or office at their convenience.	10 – 20 minutes.  In order to obtain best results, it is recommended: <ul style="list-style-type: none"> <li>• Client fast for 4-8 hours prior to the appointment.</li> <li>• Avoid strenuous exercise 12 hours prior to the exam.</li> <li>• Refrain from drinking alcoholic beverages for at least 12 hours prior to the appointment.</li> <li>• Limit caffeine intake.</li> </ul>
<b>ECG/EKG (Electrocardiogram)</b>	An ECG is a record of the heart's electrical activity. Ten sensors are attached to arms, legs and chest. Electrical impulses associated with heart contractions and relaxations are recorded. The ECG is completely painless. No electricity goes into the body and there is no chance of electrical shock.	Health Professional or ECG technician from an approved vendor. Can be done on a mobile basis at the client's home or office or can be done at the vendor's office.	20 – 30 minutes.

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<b>APS (Attending Physician's Statement)</b>	<p>Summary from client's physician outlining medical history as well as documentation of recent consultations.</p> <p>The report normally provides the health history from the physician, specialist, surgeon, hospital, or other medical institutions. It will include dates of visit, duration of illness, diagnosis, treatment, medication, operation and review of lifestyle and family history.</p>	<p>Ordered by <i>ivari</i> through an approved vendor.</p> <p>A copy of the consent/ authorization signed by the client is sent to the vendor so that the doctor can release the information.</p> <p>Why are they needed:</p> <p>They are obtained to provide adequate information to assess the client's insurability and assessing the client with the best offer possible.</p>	<p>Average turnaround is 15 business days.</p> <p>How can you expedite this request?</p> <ul style="list-style-type: none"> <li>Record the medical history as accurately as possible in the application.</li> <li>Provide correct doctor contact information regarding name and addresses. This will eliminate requesting information from the wrong doctor.</li> </ul> <p>No authorization means no Underwriting.</p> <p>You can verify the status of the APS via the website of the vendor or from your CC.</p> <p>Additional calls by you to the doctor's office will only create confusion and distraction, which may cause delays.</p> <p>If the APS is still outstanding after 60+ days, your best approach is to have the client call their doctor and insist that the form needs to be completed to get their insurance.</p>
<b>MVR (Motor Vehicle Report)</b>	Summary of client's driving record.	Ordered by <i>ivari</i> (except Alberta where the applicant will have to obtain it.)	No time involved after the client signs appropriate authorization.
<b>Questionnaires</b>	Must have all questions answered and must include applicant's name and policy number.	<p>Advisor.</p> <p>Can be completed over the phone, sent to the client to be signed and dated and then returned for uploading to webcappow and will become part of the policy.</p>	5 minutes.

## Current Requirements

Requirement	What is it?	Who does it?	How long does it usually take?
<b>Industry Requirements</b>			
<b>Replacement Form/ Comparison Disclosure Form (REPLF)</b>	<p>Provincial Regulator-approved form required for internal and external replacement situations.</p> <p>The form illustrates the implications of replacing a policy and allows the policy owner to make an informed decision. A separate disclosure form must be completed for each policy that is replaced.</p> <p>*This form is not a cancellation request!</p>	<p>Advisor.</p> <p>Must adhere to legislation requirements by the province and is part of the underwriting assessment for the total line of insurance at risk.</p> <p>Best practice and Know Your Client needs must be followed according to compliance regulation.</p>	5 minutes.
<b>Other items (Past requirements, tests)</b>			
<b>IR (Inspection Report)</b>	<p>Usually done by telephone with the applicant by a Consumer Reporting Agency specializing in insurance reporting or a trained employee of a licensed consumer reporting agency authorized by <i>ivari</i>.</p> <p>An inspection report is a confidential interview to elaborate on information provided in the application and mainly to gather more financial details.</p>	<p>This is no longer an age/amount requirement but could be requested at the Underwriter's discretion.</p> <p>Please ensure that the financial section of the application is fully completed including any attachments and/or accompanying financial statements.</p>	

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<b>Other items (Past requirements, tests)</b>			
<b>Stress Test/ Treadmill Stress ECG)</b>	A stress test is completed on either a treadmill or a stationary bicycle and cannot be completed on a mobile basis. This test must be completed at a medical clinic or a hospital. It measures the heart's activity before, during and after exercise.	This is not an age/amount requirement.  The procedure will require the client to run on a treadmill or pedaling a stationary bicycle with an ECG test conducted. This test normally takes 30-45 minutes to complete.  Most of the time the Underwriter would obtain the results of this test as part of the APS request.	
<b>CXR (Chest X-ray)</b>	A CXR provides a radiographic picture of a client's chest, lungs, heart, large arteries, ribs, and diaphragm.  Two views are usually taken: one from front to back (posterior-anterior view) and one from side to side (lateral view). This test must be completed at a medical clinic or hospital.	This is not an age/amount requirement.  If the results are needed by the Underwriter, they would be obtained as part of an APS request.	

### Approved Service Providers:

**ExamOne Canada**  
[www.examone.ca](http://www.examone.ca)

**Dynacare Insurance Solutions**  
[www.dynacare.ca](http://www.dynacare.ca)

### Additional resource from Dynacare:



Please watch our one-minute videos on how to prepare for your exam and get best results:  
<https://getready.dynacare.ca>