



Let's talk about...the best ways to get your application underwritten

We are all working towards the same goal – getting your client's application processed faster! This list of recommendations will help you get the information we need from your client the first time, so they can be protected sooner.

Don't skimp on the info!

What to DO	Why is that important?
<p>Do provide an accurate language declaration and explanation on the applicant's understanding of English or French.</p>	<p>If the accuracy of the declarations made on the application comes into question, the policy process will be delayed.</p> <p>If the application states that the client understands English, but a translator is needed at the time of the telephone interview, it creates a RED FLAG for the Underwriter that needs further investigation. We may be wondering: Could this be a misrepresentation? Can we trust the other information on the application? Do we need to get an APS to ensure all of the questions were answered correctly? Did the client understand what he/she bought? Do we need to report this to compliance for misrepresentation or sales behaviour?</p> <p>We must be confident that the client understands the contract being sold and that all the questions asked on the application and the telephone interview are answered correctly.</p>

Don't skimp on the info!

What to DO	Why is that important?
Do complete the questionnaires the Underwriter has asked for.	Questionnaires provide the Underwriter with the specific details needed to assess a situation. Having a fully completed questionnaire can also help reduce the numbers of APS requests.
Do provide full and complete information to the Underwriter rather than holding back and waiting for questions.	The more information you provide, the better we can understand your client and provide a quicker underwriting decision.
Do provide specific information: Example - Job duties: "Sourcing, quoting and carrying out construction projects" vs "Look after daily work".	Vague details can leave us guessing and could potentially lead to not getting the best understanding of your client's information. Without details, the Underwriter is forced to ask for a UCOR (Underwriting correspondence) to get the proper information. Otherwise, the Underwriter may not be able to give the client the best decision.

Stick to the script...no improv, please!

What to DO	Why is that important?
Submit only completed applications – this means even questions that seem irrelevant or repetitive need to be answered in full (personal history & health history). Refer to <i>ivari's</i> Underwriting Requirements chart (LP2027) for more information.	Skipping on the non-med even if a telephone interview is, or may be required, can cause delays in getting your application processed. Did you know that if you order a TELEQ on NMED cases, the vendor will deny the service request.
Ensure that the application has valid, current signatures by following our eSignature processes, and that the date format is correct.	Every new application requires a current signed and dated authorization. Please do not re-use authorizations or old signatures. Watch out: Not all signature documents have the same date format - e.g. dd/mm/yy or mm/dd/yy
Do prepare your client for underwriting requirements such as a telephone interview or an APS, and help set realistic expectations.	Setting realistic expectations is an important part of the process. Not every application will be non-medical and the Underwriter must still perform their due diligence when evaluating a risk.
Do ask the questions as they are written on the application.	Asking the whole question as it is written ensures that your client understands exactly what we require. This will help your client have a better experience with the underwriting process.

Help is just a click away!

What to DO	Why is that important?
<p>Do use the Field Underwriting Pocketbook as your first line of information to ensure you are asking the right questions.</p> <p>Refer to ivari’s Field Underwriting Pocketbook (BW-LP1540) for more information.</p>	<p>Your sales team and case coordinators are here to help guide you if you can’t find what you need from the Pocketbook, but it’s a great way for you to learn more about how to prepare your applications and become a good “field underwriter” to assist your clients.</p>
<p>Do use webcappow to get status updates and please contact our call centre if you need assistance or have technical issues.</p>	<p>webcappow is a live feed from <i>ivari</i> with up-to-the-minute information on your cases to save you time.</p>

Put your trust in underwriting!

What to DO	Why is that important?
<p>Do let the application run its course and trust that the Underwriters are doing what they can in order to get your client underwritten.</p>	<p>Withdrawing a client’s application and resubmitting another one at a lower amount to avoid requirements is anti-selection and won’t speed up the process.</p>

And...finally...don’t leave us hanging!

What to DO	Why is that important?
<p>Do follow up with your client and ensure they are aware of any outstanding requirements.</p>	<p>If your client decides not to proceed, cancelling the vendor order and letting <i>ivari</i> know allows us to close the file and focus on getting your current business processed.</p>