

**DATE:** November 19, 2020 N° 2020-32  
**CATEGORY:** INSURANCE  
**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents, Independent Financial Advisors and National Accounts  
**SUBJECT:** **Reduced underwriting requirements with no-fluid tests for life coverages up to \$1,000,000**

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Effective November 19, 2020, standard underwriting requirements for life insurance coverage amounts up to \$1,000,000 and age<sup>1</sup> 18-50 will no longer include medical tests\*. This change was introduced as a temporary measure in April 2020 in response to the COVID-19 pandemic and will now become the new life underwriting guideline for the ages and coverage amounts shown below. This change will apply to applications received on or after November 19, 2020. This is a significant improvement to our underwriting process for all life insurance products.

### Key benefits and changes

- Life underwriting requirements will be non-medical and fluid tests will no longer be required for:
  - Coverage amounts between 750,001 and \$1,000,000 for individuals aged 18-45 (both inclusive)\*
  - Coverage amounts between 250,000 and \$1,000,000 for individuals aged 46-50 (both inclusive)\*
- PHIs, vitals (or paramed) and blood profiles will be required for life insurance coverage amounts starting at \$1,000,001.
- There is **no change to our premium rates** (including Standard, Preferred and Elite premium rates).
- Applicable to all life insurance products, including Solution Series®, EstateMax® and Optimax Wealth®.
- Preferred underwriting for Solution 10®, Solution 20®, Solution 25™ and Solution 30® start from \$1,000,001 for all ages.

Empire Life has developed advanced underwriting techniques to deliver an improved customer experience with no premium rate changes.

**\* As per Empire Life's normal underwriting process for new applications, additional underwriting requirements may still be required based on the information submitted in the application.**

**Also, a number of new applications will be randomly selected for additional underwriting requirements if they include a life insurance product with:**

- Coverage amount between \$500,000 and \$1,000,000 for life insureds aged 18-45
- Coverage amount between \$250,000 and \$1,000,000 for life insureds aged 46-50

### Transition rules

Applications for life insurance received on or after November 19, 2020 will follow the **new** underwriting requirements outlined in this bulletin. Underwriting requirements can be found at:  
<https://www.empire.ca/advisor/support/underwriting>

Any pending, in-process applications for life insurance as of November 19, 2020 will follow the applicable age and amount chart based on the submission date unless a special request for the new underwriting rules is submitted by the advisor. Any applications for life insurance re-opened after November 19, 2020 will follow the new underwriting requirements.

Term Exchange Program: for an exchange on or after November 19, 2020 of a Solution 10 coverage issued with Elite or Preferred risk class, the same risk class will apply to the new Solution 20, Solution 25 or Solution 30 coverage provided the new coverage amount is at least \$500,000. Please refer to the FAQ for more details.

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<sup>1</sup> Calculated as insurance age (age nearest)

### FOR ADVISOR USE ONLY

## Illustration system

This change will be updated in Envision 12.0 to be released on November 19.

## Sales support

We have also updated our sales support materials (including an FAQ). These will be available on our advisor sites starting November 19, 2020. If you have any questions, please contact your Empire Life Sales Representative or the Sales Centre at 1-866-894-6182 or by email at [salescentre@empire.ca](mailto:salescentre@empire.ca)

## Temporary underwriting limits during COVID-19 pandemic

Until further notice, Empire Life will continue our temporary underwriting limits described below for both life and CI products.

Life: continue temporary non-med limit guidelines for life insureds:

- Ages 51 to 60: up to \$300,000
- Ages 61 to 70: up to and including \$99,999 will require a PHI only
- Ages 71+: standard UW requirements apply (e.g. PHI & Vitals, BP)

Critical illness: continue temporary non-med limit guidelines for life insureds:

- Ages 18 to 40: up to \$250,000
- Ages 41 to 50: up to \$99,999
- Ages 51+: standard UW requirements apply (e.g. PHI & Vitals, BP)

## Reference

David Zhu, Director, Insurance Product Marketing

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