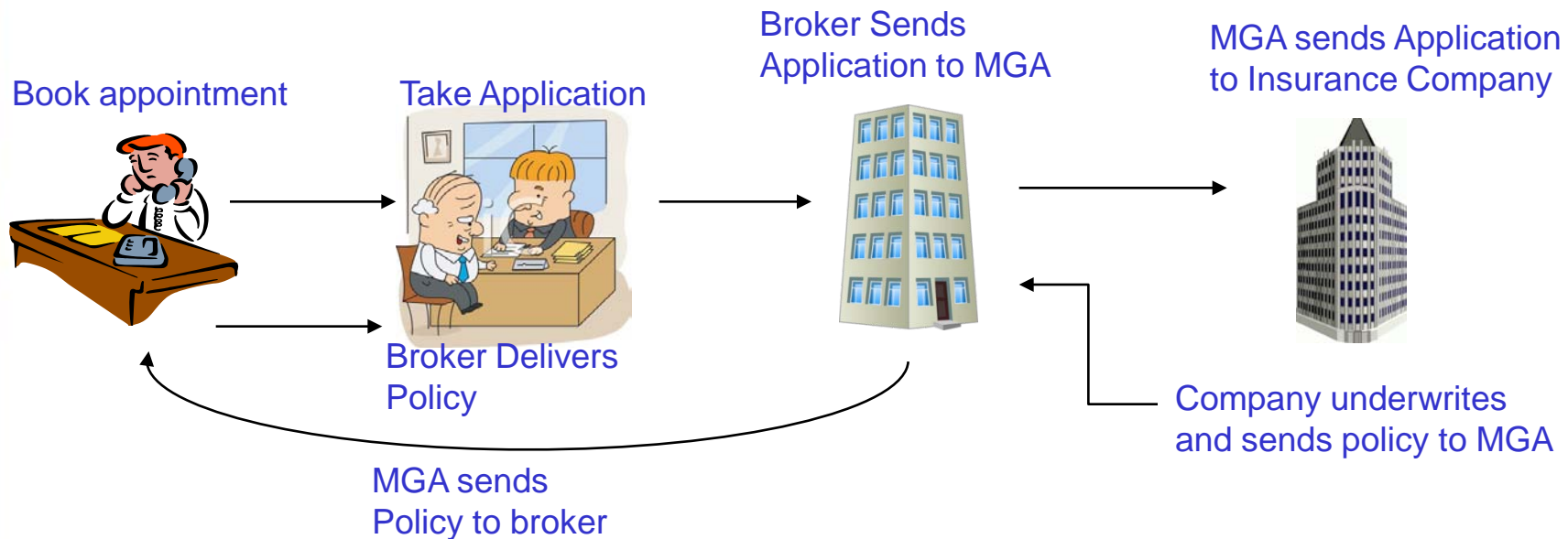# Non Face to Face Applications

ARTHUR ROWLAND

President & CEO

Churchill Insurance Brokerage Services Inc.

Non Face to Face Applications

Here is an overview of the process used by most brokers when doing a life Insurance Application

Non Face to Face Applications

So, you have a client that lives out in the suburbs and wants to buy a Term 10 Life Insurance Policy for $250,000 coverage.

You do a quote and the premium is $52.80 per month

Total Comp @ 160% Overide = $610.12

Non Face to Face Applications

QUESTION…..

What do you do???

Non Face to Face Applications

1. Book an appointment with the client at a convenient time so that you can take an application?

Non Face to Face Applications

2. Get a regular application from your desk, fill out all the information with your client on the phone, put post it notes, where the client has to sign and put a postage paid envelope with the package for your client to return the signed and completed application to you?

Non Face to Face Applications

Here are the problems with Situation 1.

- *Travel time to appointment - 1 hour*
- *Tolls for Roads and Bridges - $3.00 each way*
- *Gas - $15*
- *Time in appointment – 1 hour*
- *Travel time back to office – 1 hour*
- *Preparing to submit to MGA (order meds etc) - 25 mins*
- *Courier cost to send Application to MGA - $3.50*
- *Delivery of Policy – All above again*

Non Face to Face Applications

Here are the problems with Situation 2.

- *Time Taking full application on Phone – 25 Mins*

- *Cost to send Application to Client - $3.80*

- *Cost to have client send back Application - $3.80*

- *Time taken for app to come back from Client – 1 Week (If it comes back)*

- *Cost to send application to MGA - $3.80*

- *Cost to send Policy to Client - $3.80*

- *Cost to get back delivery receipt - $1.00*

Lying on the Application – Fraud, contract could be VOID and you will be reported to the Insurance Council and potentially have your contract cancelled with the Insurer.

Non Face to Face Applications

Here are the problems with Situation 2.

Q3. Did you personally meet with the person(s) to be insured and the policy owner(s)?

Section 14 - Advisor Report

Section 14.1 - General Information

1. How long have you known the Proposed Life Insured(s)? [   ]

   Relationship to the Proposed Life Insured(s)? ☐ Know well   ☐ Know slightly   ☐ Just Met
   If related: ☐ Spouse   ☐ Parent   ☐ Child/Dependent   ☐ Sibling   ☐ Other [   ]

2. Who solicited this Application?   ☐ Advisor   ☐ Proposed Life Insured   ☐ Owner

3. Did you personally meet with the person(s) to be insured and the policy owner(s)?   ☐ Yes   ☐ No

4. Underwriting requirements ordered:

   ☐ Urine-HIV   ☐ Para-Medical   ☐ Resting E.C.G.   ☐ Saliva-HIV
   ☐ Doctor's Medical   ☐ Stress E.C.G.   ☐ Blood Profile   ☐ APS
   ☐ Inspection Report ☐ Other [   ]

   APS (if ordered, name of Physician) Dr. [   ]

Non Face to Face Applications

There is another Solution!!!

Subscribe to "NOW Solutions Group" and do all of your Non Face to face applications via a compliant web based system.

Log In Screen

You will receive a username and password

Note – Your IP Address has been logged

Session Screen

Two Options – Telephony and Empty Session

Broker Session Screen

When you start a session, you will be given a call code. Give this number to your client

Client Session Screen

Have your client go to **www.NSG6.com** and ask them to put in the code... Then Submit

Session Connect page

Please enter the code given to you by your Customer Representative.

Your Code: 165

SUBMIT

Broker Session Screen

You will not be allowed to start an application without showing your disclosure statement first – Click on the disclosure statement icon

Churchill
Insurance Brokerage Services Inc.

CALL CODE: 165   APPLICANT: SESSION CONTROL   CONTENT

Session Control

Session Control

First Name   Annon

Last Name   Amous

Telephone   604   319   5889   DIAL

Date of Birth   01   01   1968
(mm/dd/yyyy)

Gender   ● Male   ○ Female

Address   1234 Aywhere Street

City   Vancouver

Province   BC

Postal Code

Email

Notes

Call Completion

○ No Application

○ Application Complete

Content

DISPLAY PAGES   ▬
• INTRODUCTION I
• INTRODUCTION II
• BANK VS TERM LIFE TABLE
• BANK VS TERM LIFE GRAPH
• PERMANENT VS T10 GRAPH
• PERMANENT VS T20 GRAPH
• PERMANENT VS T30 GRAPH
• PERMANENT VS TERM ALL
• THANK YOU

FORMS   ▬
• DISCLOSURE STATEMENT

NOW
SOLUTIONS GROUP

OVERIDE DISCLOSURE

Broker Session Screen

Your Disclosure Statement will be displayed on your screen. Click the send to Client Icon and it will be displayed on the Clients screen

Client Session Screen

Your client will have to agree to the Disclosure statement before you can carry on with the application process

Broker Disclosure

Broker Disclosure

a) I am contracted and am licensed to do business with the following companies:

Bank of Montreal Life	Canada Life	Empire Life
Equitable Life	Foresters	Industrial Alliance
Manufacturers Life	Royal Bank of Canada	Sunlife
Trans America		

b) I am licensed to do business in the following provinces:

Alberta	British Columbia	Manitoba
Ontario	Yukon Territories	

c) No Insurance Company holds any interest or ownership in my business, nor do I hold an interest in any insurance company.

d) I will be paid a sales commission, renewal commission or service commission by the company chosen.

e) I may be eligible to receive educational upgrading as well as potential marketing allowances, bonuses or educational conferences supplied by the product supplier or MGA.

f) In accordance with provincial legislation, I am not permitted to engage in any form of tied selling.

g) I declare no conflict of interest in the product solution I am recommending, and that my overall recommendation takes into consideration and is based on my analysis and assessment of your financial and security needs.

h) Should you require additional information about my qualifications or the nature of my business relationships, I would be pleased to assist you.

I understand the above disclosure :   [I AGREE]

Broker Session Screen

Your Client has confirmed receipt of your Disclosure statement and now all forms and applications are open

| CALL CODE: 165 | APPLICANT: | | SESSION CONTROL | CONTENT |

Content Currently Displayed

Content

DISPLAY PAGES
- INTRODUCTION I
- INTRODUCTION II
- BANK VS TERM LIFE TABLE
- BANK VS TERM LIFE GRAPH
- PERMANENT VS T10 GRAPH
- PERMANENT VS T20 GRAPH
- PERMANENT VS T30 GRAPH
- PERMANENT VS TERM ALL
- THANK YOU

FORMS
- DISCLOSURE STATEMENT

BMO
- NEEDS ANALYSIS
- TERM LIFE
- TERM LIFE 2015
- LIFE + CI

CANADA PROTECTION PLAN
- SIMPLIFIED NO MED EN
- SIMPLIFIED NO MED FR

EQUITABLE
- SHORT

FORESTERS
- QUALIFICATION

········· DISPLAY PAGE BELOW ·········

Broker Disclosure

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✓ Sent to Client · Client CONFIRMED

SEND TO CLIENT

Broker Session Screen

You ask your client small amounts of Information, before asking them to confirm the information is correct

Foresters

Online Application for Life Insurance (Short Form)

Proposed Life - Qualification

	No	Yes
[i] Is a third party involved with this application for insurance, or will a third party pay the insurance premiums or have the use of, or access to, the cash value of any policy applied for?	● No	○ Yes
Will the Insured/Owner be paying the premiums for every policy?	○ No	● Yes
Will you stop paying premiums, reduce the amount of coverage or discontinue existing life insurance coverage or an annuity if the insurance applied for in this application is issued?	● No	○ Yes
Are you a Canadian citizen?	○ No	● Yes
Is the proposed a resident of Quebec??	● No	○ Yes

SEND TO CLIENT (CONFIRM)

Client Session Screen

When your client has read and understood the information after each section, they must agree to continue the application process

Foresters Online Insurance Application

Proposed Life Insured - Qualification

Is a third party involved with this application for insurance, or will a third party pay the insurance premiums or have the use of, or access to, the cash value of any policy applied for?	No
Will the Insured/Owner be paying the premiums for every policy?	Yes
Will you stop paying premiums, reduce the amount of coverage or discontinue existing life insurance coverage or an annuity if the insurance applied for in this application is issued?	No
Are you a Canadian citizen?	Yes
Are you a resident of Quebec?	No

The Above Answers are Correct : [I AGREE]

Broker Session Screen

As soon as your client clicks on the agree icon your screen confirms that they have agreed and confirmed

Foresters

Online Application for Life Insurance (Short Form)

Proposed Life - Qualification

ℹ Is a third party involved with this application for insurance, or will a third party pay the insurance premiums or have the use of, or access to, the cash value of any policy applied for?	◉ No	○ Yes
Will the Insured/Owner be paying the premiums for every policy?	○ No	◉ Yes
Will you stop paying premiums, reduce the amount of coverage or discontinue existing life insurance coverage or an annuity if the insurance applied for in this application is issued?	◉ No	○ Yes
Are you a Canadian citizen?	○ No	◉ Yes
Is the proposed a resident of Quebec??	◉ No	○ Yes

✓ Sent to Client · Client CONFIRMED

Broker Session Screen

Once you have completed the whole application, you will be able to :

Make a PDF of the application and store it on your computer for your records

Send the Application to your MGA Back office System

Automatically put an order for medicals into either QUS or Watermark

Send a full copy of the application to your client for their records

MAKE PDFS

Click For PDF Application

SEND PDFS TO VIRTGATE

SEND PDF TO WATERMARK

Medical file

SEND FILE TO QUS

SEND PDF TO CLIENT

✔ Created

NOW
SOLUTIONS GROUP

Non Face to Face Applications
So with, Now Solutions

- *Time to take full application on line - 7 to 10 Mins*

- *Fuel/Toll costs - $0.00*

- *Cost to send Application to Client - $0.00*

- *Cost to have client send back Application - $0.00*

- *Cost to send application to MGA - $0.00*

- *Cost to send Approved Policy to Client - $3.80*

- *Cost to get back delivery receipt - $0.00 (Companies will accept fax or scan of Receipt)*

- *Time saved to do more sales – 3 hours per application*

Non Face to Face Applications
So with, Now Solutions

- *Fully compliant web based application*

- *No double data entry*

- *No Courier costs*

- *Less time wasted, more time to sell*

- *Electronic Audit trail for compliance purposes*

- *Client has to agree/confirm to all the information input*

- *PIPEDA/CLIEDIS compliant*

- *No potential Legal issues*

- *More bottom line profit (broker, MGA and Insurance Co.)*

Non Face to Face Applications

QUESTIONS ????

Thank you for your time.