

The What, Why and How of Conducting Business with Manulife in the Coronavirus Era...

We recognize that during times of uncertainty it remains important for many clients to re-visit their financial plans and to consider risk management solutions.

Despite this, we also know that some of your clients (and you) may become uncomfortable and hesitant with face-to-face meetings. To help move your cases forward we've created this guide to help you navigate the world of non-face to face meetings.

Click the link to the topic you wish to see:

- [Covid-19: A Message from Karen Cutler, VP and Chief Underwriter](#)
- [Manulife's Non-Face to Face Guidelines](#)
- [The E-Application](#)
- [What about Disability?](#)
- [The E-Signature Process](#)
- [Accelerated Underwriting Guidelines](#)
- [The E-Delivery Process](#)
- [Leveraging Technology](#)
- [Inforce Policy Service using eForms](#)

Michael Adams

Director, Individual Insurance Sales, Retail Markets

E michael_adams@manulife.ca

T 226-751-3054

Internal Wholesaler: Brett Medland

E brett_medland@manulife.ca

T 1-800-346-9285 ext. 247271



500 King St. North, Waterloo, ON, N2J 4C6



COVID-19 – Message from Karen Cutler, VP and Chief Underwriter

Manulife has implemented changes to underwriting travel for life, critical illness and disability insurance applications, based on the Government of Canada's warning updates related to COVID-19.

As you are aware, this is an evolving situation and our travel guidelines may change over the coming weeks depending on the degree of risk associated with various regions of the world as determined by the Canadian government travel warnings.

What are the changes?

Currently, we are postponing cases where travel to China, South Korea and Italy is planned in the near future with reconsideration after returning to Canada for one month, provided there have been no changes in health or other insurability.

We may ask additional questions related to travel in other regions. It would be beneficial to record planned travel location details (cities and / or regions) and timing on all applications going forward.

Our paramedical examiners are asking applicants about travel to high-risk countries and may postpone visits to collect medical evidence for two weeks if there has been recent travel. This may expand to other countries based on the risk determined by the service providers.

Who should I contact if I have questions?

As this situation changes, we'll provide updates. If you have any questions, please reach out to your underwriting contact for clarification.

Resources and information (Government of Canada)

[Coronavirus disease \(COVID-19\) in China](#)

[Coronavirus disease \(COVID-19\): Frequently asked questions \(FAQ\)](#)


[Travel health notices](#)

Find out if your destination is affected by [Coronavirus disease \(COVID-19\)](#) and read the [Safety and security](#), [Entry/exit requirements](#) and [Health sections](#).

[Link to full article on Advisor Portal](#) (you must be logged in to view)

Non-Face to Face Guidelines

Manulife has established non-face-to-face guidelines to assist you with selling a policy when you are unable to personally meet with your client(s).

Product	App Types Available	Maximum Amount	Premium	Elite Maximum
Family or Business Term Performax Gold MLUL Innovision SUL Manulife Par	Paper 	\$2.5 million	TLIA allowed	\$5 million
	E-Application (full)			
	E-Application (short with tele-interview)			
Manulife Quick Issue Term	E-Application	\$500,000	not applicable	\$500,000
Synergy	Paper	\$500,000	TLIA allowed	\$500,000
Lifecheque	Paper	\$250,000	TLIA allowed	\$500,000
	E-Application (full)			
	E-Application (short with tele-interview)			
Proguard/Venture Series	Paper	\$4,000/monthly	Conditional receipt allowed	\$7,500/monthly
Expense Comp	Paper	\$10,000/monthly	Conditional receipt allowed	\$40,000/monthly

Helpful tip: Please keep me in the loop if you are above the maximum amounts below and I will work with our new business and underwriting teams to help facilitate the case.

We prefer you use E-Application (short with tele-interview) for Family or Business Term, Performax Gold, Manulife Par, Universal Life and Lifecheque so that we can conduct a telephone interview.

While we will accept paper applications, underwriting may order a paramedical report, regardless of the amount of insurance applied for.

You must be licensed in the province where the policy owner resides

For more detailed instructions please visit [non-face to face guidelines on Advisor Portal](#) (you must login to view the page)

Our electronic insurance application process enhances the experience for you and your clients (and can easily be completed non-face to face).

The online submission platform streamlines new business cycle times with features and benefits that seamlessly improve efficiency and productivity.

INSURANCE BUSINESS AVAILABLE ON E-APPLICATION

Manulife Insurance products	Short Application	Full (long) Application
Term Insurance		
Family Term™ & Family Term with Vitality™	✓	✓
Business Term®	✓	✓
Manulife Quick Issue Term®	✓	✓
Critical Illness Insurance		
Lifecheque®	✓	✓
Universal Life		
Manulife Universal Life	✓	✓
InnoVision®	✓	✓
Security UL®	✓	✓
Whole Life		
Manulife Par	✓	✓
Performax Gold®	✓	✓

BROWSERS SUPPORTED BY E-APPLICATION

We've partnered with the North American leaders in this type of technology to ensure we deliver an effective tool for growing your business. E-Application is conveniently accessible on the following internet browsers:

- Microsoft Internet Explorer (9, 10, 11, and Edge)
- Firefox (for Windows)
- Apple Safari (for Mac and iPad)
- Google Chrome (for Windows)

Features	Short application	Full (long) application
Save and share – Save your work and share an application in progress with your Marketing Assistant so you can edit and complete it together	✓	✓
eSignatures – Client signatures can be collected electronically in-person or via email for straight-through processing to speed policy issuance	✓	✓
Additional beneficiaries – You can select up to six beneficiaries for each person insured	✓	✓
E-Application worksheet – Collect the correct details by paper in advance	✓	
Flexible payment options – Clients can choose Pre Authorized Debit (PAD) for initial and monthly payments	✓	✓
Benefits		
Improved processing time – Eliminate Not In Good Order applications through the use of smart form technology. Never miss an answer again with mandatory fields that ensure In Good Order submissions	✓	✓
Simplified and automated – Improved decision time for qualified applications that are eligible for straight-through processing	✓	
No medical questions to ask – Let our tele-interview professionals ask the questions for you	✓	
Easy to use – Intuitive process and available 24/7 via Repsource	✓	✓
Convenient and mobile – Client information can be collected using personal devices including iPads	✓	✓
Security – Client information is safeguarded on encrypted servers	✓	✓

Want to learn more? Visit the [E-Application page on Advisor Portal](#) (you must be logged in to view)

Have a case that you want to submit? [Start an E-Application here](#) (you must be logged in to view)

What about Disability?

Proguard, Venture and ExpenseComp are normally applied for using the paper application HOWEVER we do support Disability on E-App using the DI Supplementary Application (NN1676)

The DI Application Supplement is used when **ALSO** applying for another policy using our e-Application or if an e-Application/traditional application was taken in the last 11 months.

When used in conjunction with e-Application the DI Application Supplement **does not require** a client signature. You can set up the e-Application for Life or CI and attach the DI Supplementary App. and a DI Illustration. Your Case Coordinator will set up a new policy number for that file

3.1 Information about your disability insurance policy Complete this section if an illustration is not included with this supplement.	1. Occupation class from occupation schedule	
	2. Are you applying for an upgrade? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, tell us the upgraded class.	
	3. Tell us the following details about the insurance you want to buy.	
	Plan #1	
	Monthly benefit \$	Elimination period
	Benefit period	
	Riders and benefits	
	Plan #2 (if applicable)	
	Monthly benefit \$	Elimination period
	Benefit period	
	Riders and benefits	
	Plan #3 (if applicable)	
Monthly benefit \$	Elimination period	
Benefit period		
Riders and benefits		

Helpful tip: We are able to use any medical evidence for a DI new DI application that was obtained 11 months prior to the new application

Do you have a situation where the DI Supplementary App will work? Click here to [download the application from Advisor Portal](#) (you must be logged in to view)

Using the eSignature method, clients can conveniently review the application details and then sign their application electronically from the convenience of their own home.

The eSignature option enables you to send a copy of the application, including the coverage, payment information, medical questions and answers (if applicable) to the client electronically via email. Your client(s) can conveniently review the application details and then sign their application electronically **without having to meet face to face!**

eSignature method

Select signing method:

- For signing parties who are face to face with the advisor and want to sign now, select "eSign with client now"
- For signing parties who are not available to meet face to face with the advisor or want to sign later, select "eSign by email later"

Proposed insured

Janine Client

☐ eSign with client now

☒ eSign by email later

Save and continue

Not familiar with the process or want to learn more? Click here for [a step by step guide to the eSignature by email](#) on Advisor Portal (you must be logged in to view)

Accelerated Underwriting

Accelerated underwriting means we provide an easier application process and faster decision time. Eligible clients benefit from:

- **Reduced medical underwriting (no fluids or biometric testing) for a less intrusive application**
- **An easier, more convenient process with a single (potentially non-face to face) meeting.**
- **No separate appointment with a nurse is needed.**

Accelerated Underwriting Evidence of Insurability Guides

Life Insurance (including Manulife Par and UL

Amount	\$0 - \$99,999	\$100,000 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000
Age 0 - 17	NM or TI	NM or TI	NM or TI	NM or TI APS
18 - 40	NM or TI	NM or TI	NM or TI	NM or TI
41 - 45	NM or TI	NM or TI	NM or TI	NM or TI
46 - 50	NM or TI	NM or TI	NM or TI	NM or TI

Lifecheque

Amount	To \$100,000
Age 18-35	NM or TI
36-40	NM or TI
41-45	NM or TI
46-50	NM or TI

Proguard, Venture and ExpenseComp

Monthly Amount*	\$0 - \$2,500	\$2,501 - \$6,000
Age 18-40	NM	NM
	\$0 - \$2,500	\$2,501 - \$6,000
Age 41-50	NM	NM Urine HIV

Legend

NM	Non-Medical - paper application or long e-application
TI	Tele-interview - short Eapp
APS	Attending Physician's Statement

Did you know? With Accelerated Underwriting...

Overall cycle times have been 15 days (excluding tele-interview) including cases where more information is required.

Applications received in good order or those with the tele-interview complete can be processed in as little as a week when no additional information is required.

Want to learn more? Click here to visit the [Accelerated Underwriting page on Advisor Portal](#) (you must be logged in to view)

The E-Delivery process includes the electronic delivery of insurance contracts to clients and facilitates the collection of electronic signatures.

The contract will be delivered by email (not paper) to each owner and each insured for electronic signing without having to meet in person.

E-Delivery will reduce the amount of time it takes to deliver a contract to the client.

Applications must meet the following eligibility criteria to qualify for E-Delivery.

Products	Term, Critical Illness, Universal Life, Whole Life and Synergy applications *E-Delivery is not available for our PAR product, Manulife Quick Issue Term or Disability Insurance.
Insured age	18-60 (16-60 for Quebec only)
Coverage amount	Term: Up to and including \$5,000,000.00 in total coverage Critical Illness, Universal Life, Whole Life and Synergy: Up to \$1,000,000.00 in total coverage
Ownership	Individually-owned policies
Application method	Paper applications and E-applications
Payment method	Pre-authorized debit payment only on delivery
Authentication method	All owners and insureds must provide an email address AND mobile number to authenticate themselves. Without a mobile number, clients cannot take advantage of E-Delivery.

**Manulife may use its discretion to determine if a policy is eligible for E-Delivery based on outstanding requirements at time of issue.*

Want to learn more? Click on the links below to view additional resources on Advisor Portal (you must be logged in to view):

[Advisor Training Video](#)

[Client Experience Video](#)

[Advisor Frequently Asked Questions \(FAQ\)](#)

[Client E-Delivery process job aid](#) (PDF)

Videoconferencing may gain new importance to your clients and your business as the coronavirus leads to quarantines, remote working and self-isolation

The Zoom logo, featuring the word "zoom" in a bold, blue, lowercase sans-serif font.The Loom logo, consisting of a red circular icon with a white spiral pattern inside, followed by the word "loom" in a bold, black, lowercase sans-serif font.The JoinMe logo, featuring the word "join" in white lowercase letters inside an orange rounded rectangle, with the word "me" in white lowercase letters inside a green rounded rectangle to its right.The JoinMe logo, featuring the word "me" in white lowercase letters inside a green rounded rectangle.The Cisco WebEx logo, featuring the Cisco logo (a stylized bridge) above the word "cisco" in a bold, black, lowercase sans-serif font, followed by the word "WebEx" in a blue, uppercase sans-serif font.The WebEx logo, featuring the word "WebEx" in a blue, uppercase sans-serif font.

Things to consider...

Videoconferencing services, such as Zoom, FaceTime, Skype, Google Hangouts and Loom are excellent options to continue doing business as growing numbers of Canadians are considering self-isolation or facing the prospect of quarantine recommendations to limit the spread of the disease.

Tools like Zoom and Loom allow screen sharing. This can come in handy when reviewing an illustration, financials or other documents

Links to the services

[Zoom.com](https://zoom.us)

[Loom.com](https://loom.com)

[JoinMe.com](https://joinme.com)

[Webex.com](https://webex.com)

The coronavirus, whatever it ends up being, could push us to implementing some of the tools that we maybe should be implementing anyway...

You can also service your inforce book of business without having to meet face to face – Our eForms allow you to complete, sign and submit forms electronically.

Most of our policy service forms can be completed electronically by email or in-person online.

The 16 eSignature forms that are available feature a convenient, time-saving option to prefill the general information section, making it easier for you and your clients to complete, sign and process digital forms.

You can find the eSignature forms on Repsource by selecting Search & Add under Forms & Marketing Materials from the home page. An eSignature icon appears beside each applicable form (see below).

Search results 19 items found for beneficiary					
Title	eForm	Type	Order # xxxxxxE	Last revised	Actions
Beneficiary designation NN0283E - Beneficiary designation for life insurance.		Form	NN0283	2016-07-01	 
Beneficiary designations for LivingCare policies NN1561E - Beneficiary designations for LivingCare policies		Form	NN1561	2016-07-01	 

eForms







You have 60 minutes to complete this eForm or the session will expire

Choose an eForm

Which eForm would you like to send?

eForm number or name

NN0283

Form name	Select	Preview eForm
NN0283 Beneficiary designation		
NN0283 Désignation de bénéficiaires		

Want to learn more? Click on the links below to view additional resources on Advisor Portal (you must be logged in to view):

eSignature training is available on the [Insurance Training Corner](#). To get started, please see under job aids [Sending forms electronically using eSignature](#).

Additional client assistance can be accessed through the job aid, entitled [Complete, Sign and Submit forms electronically](#).