GLOBAL PACIFIC
FINANCIAL SERVICES LTD.

Underwriting Communication

Submitted by Josh on February 16, 2015 - 12:01pm

New and Improved Underwriting Forms

The Underwriting Department is implementing new tools to help improve the underwriting process and facilitate communications with your clients.

Authorization to disclose supplementary personal information to my representative:

- All provinces (except Quebec): 14317E01 (15-01)

When your clients receive an adverse decision following the underwriting assessment of their insurance application, they often turn to you first for an explanation. We recognize that this can be a difficult conversation to have, particularly when you don?t have all the facts yourself.

Now your clients have the option of authorizing you to collect details regarding the reason for an adverse decision, thus enabling you to provide a more detailed explanation and address any concerns they might have.

To obtain this authorization, have your client complete and sign the form (#14317E01) and then forward it to the Underwriting Department by e-mail via PB (Pending Tool) or by fax at (416) 324-7937. This form can also be attached to a new application, a request for major changes or to a request for reinstatement.

Underwriting medical and non-medical pre-assessment

- Medical pre-assessment (all provinces): 14315E(15-01)
- Non-medical pre-assessment (all provinces): 14316E(15-01)

If you are not sure your client will be eligible for a particular coverage, let us give you some insight into his or her insurability before you submit an application. To facilitate this, the Underwriting Department has introduced two new forms to provide you with a tentative assessment regarding the insurability of a client prior to submitting an application.

To obtain an opinion, complete the appropriate form 14315E (Medical pre-assessment) or 14316E (Non-medical pre-assessment) and send it by e-mail to uwtor@dsf.ca. The form will be returned to you with an opinion once an Underwriting representative has reviewed and analyzed the information. You will then be required to attach the form to your client?s insurance application, request for major changes or a request for reinstatement. Remember to include the application number on the preliminary assessment form and make sure that section "F - FOR UNDERWRITING USE ONLY" was completed by the Underwriting Department.

Our primary goal for introducing these new tools is to ensure that you are able to keep your client fully informed, and ultimately, to ensure that you maintain a strong relationship regardless of the information provided as a result of the underwriting assessment or decision.

Those forms are also available on Webi under Forms >> Insurance >> Underwriting Questionaires.

Desjardins Insurance Underwriting Department

Attachment	Size	Type
Desjardins Insurance Information Disclosure (PDF)	165.27 KB	application/pdf
Desjardins Insurance Medical Pre-Assessment (PDF)	300.77 KB	application/pdf
Desjardins Insurance Non Medical Pre-Assessment (PDF)	361.53 KB	application/pdf