



GLOBAL PACIFIC
FINANCIAL SERVICES LTD.

Telephone Interview

Submitted by Josh on February 10, 2015 - 10:53am

Important info regarding telephone interviews...

EMPIRE LIFE INFORMATION CIRCULAR

DATE: January 19, 2015

Nº. 2015-05

CATEGORY: **INSURANCE**

TO: Managing General Agents, Associate General Agents, Advisors,
General Agents, Independent Financial Advisors and National Accounts

SUBJECT: **Introducing the Personal History Tele-Interview (PHI)**

Personal History Interview

We are pleased to announce that Empire Life has partnered with Keyfacts, and beginning January 19, 2015, advisors will have the option of requesting a Personal History Tele-Interview (PHI) in place of completing a Non-medical or Para-medical. Please note that when replacing the Para-medical with a PHI, **Vitals are also required**.

This new process is available to insureds over age 18, for new business only. Please see the attached age and amount Underwriting Requirements chart for further details on face amounts.

Ordering Process

If an advisor chooses to use PHI, then the Personal and Health Information sections of the application do not need to be completed.

We have added a new section to the Advisor's Report where the advisor may request a PHI. As with an attending physician's statement (APS), Empire Life will order the PHI.

In addition to Empire Life ordering the PHI, an advisor may also request that Empire Life orders *all* underwriting requirements in the Special Instructions on the Advisor Report, by writing "Empire Life to order".

If the advisor would prefer to have their MGA order the Vitals and any additional requirements, the advisor will still need to provide the name of the paramedical company and order information in the Paramedical Section of the application. Empire Life will order the PHI.

It is important to indicate clearly who is ordering requirements to prevent delays, duplicate orders, and repeated client contacts. Another way to ensure correct handling of the PHI orders is to use the new version of our applications (12/14) which includes the new Personal Health Interview section on the Advisor Report.

What to expect

Upon receipt of the application, we will immediately place the order for the PHI, and any other applicable age and amount requirements (if requested). There will be no delay, even if the application is Not in Good Order.

Keyfacts will then contact the insured to set up a date and time for the telephone interview to complete the PHI in the customer's preferred language.

A copy of the PHI will be included in the customer's contract.



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Attachment

Empire Life Tele Interview (PDF)

Size

758.85 KB

Type

application/pdf

Source URL: <https://www.globalpacific.com/bulletins/empire-life/2015-02-10/telephone-interview>