Desjardins
Insurance
LIFE • HEALTH • RETIREMENT

Cooperating in building the future

Relaxed Underwriting Requirements

Desjardins Insurance is pleased to launch a new initiative as part of our on-going drive to boost your business development this summer. We are introducing temporary measures to reduce the processing time of certain applications.

Beginning August 12th, the following changes will be made to the Jet Underwriting and Medical Underwriting requirements:

1) Relaxed requirements for preferred and non-preferred life insurance rates:
   - The application will be the **only** medical requirement for illustrations of insurance amounts **lower than** $500,000. Usual requirements may be requested for clients age 61 or older as well as for clients who already have substantial insurance amounts with Desjardins Insurance.
   - If you still want a preferred class insurance for your client (P1, P2 or R1, available only for term insurance), please note this in the "**Special Instructions**" section of the application.
2) Relaxed Jet Underwriting acceptance criteria in order to reduce the number of files sent to Medical Underwriting.

Fusion Illustration Software

Beginning August 12th, please download version 15.3.3 of Fusion illustration software to have these temporary underwriting measures reflected in your illustrations.

Great News – Rate Reductions Promotion Extended

In May we announced temporary rate reductions for permanent life insurance products targeted at affluent and business clients. We received a lot of positive feedback as to how these lower rates helped your business development initiatives. To keep this positive momentum going beyond the summer, we are **extending the rate reductions until further notice.**

We are proud to offer you some of the lowest rates in the industry. That's our drive to be #1.

Marketing Communications
Individual Insurance and Savings