



FAQ – Underwriting changes to individual insurance products during the COVID-19 pandemic

New business	
If my client has symptoms of COVID-19 and has not been diagnosed, can he or she still apply?	Yes, they will have to answer the new questions related to COVID-19 on the EVO platform and their file will be submitted to the underwriter.
Can a client purchase an insurance product even if he or she has tested positive for COVID-19?	This can only be done once all symptoms have disappeared and the client has made a full recovery.
Can a client apply if they are in isolation for medical or precautionary reasons without symptoms?	Yes.
If the client has returned from vacation and has now completed their 14 days of mandatory isolation without symptoms, can they apply?	Yes.
What happens if the client answers "yes" to one or more of the new questions related to COVID-19?	The case is referred to an underwriter for analysis under the new temporary underwriting standards. Additional questions have been added to EVO to measure the client's risk of contracting COVID-19 and the impact that the disease may have on their health. In addition to answering questions related to coronavirus symptoms, the client will be asked to provide information on their general condition such as their age and known health problems (diabetes, respiratory problems, cardiovascular conditions, etc.). An analysis will be performed based on all the evaluation criteria.
Do all clients have to answer the three new COVID-19 questions in EVO?	Yes.
How long have the additional questions related to COVID-19 been in effect?	They are automatically required in EVO since 23 March 2020.
Will all the easing measures put in place during the pandemic be posted on the EVO platform?	Additional questions on the insured's health status have been added to the EVO platform. However, certain changes will not be posted on EVO such as the cancellation of certain medical requirements for newcomers. The underwriter will manually cancel requirements during the pandemic period.

If the medical requirements remain mandatory for my client, what alternatives can I offer?

When the file is submitted to Underwriting, the underwriter will analyze it according to the prevailing temporary standards in order to make you the best offer. If medical requirements remain mandatory and cannot be obtained during the pandemic, the Underwriter will suggest alternatives.

Among others :

- Reduce the face amount: Depending on the reduction in the face amount, this could have the effect of cancelling the medical requirements. Once the pandemic is over, the advisor can send a request to increase the client's coverage by submitting the normal requirements
- Waiting and submitting medical requirements after the pandemic: If the client wishes to purchase a product that involves a medical requirement, they can wait until the requirement is available when the COVID-19 pandemic is over. iA Financial Group will follow up on the missing medical requirements and proceed with pricing.
- Offer a simplified issue product: Access Life, Cancer Program, Acci-Jet and Acci 7 PLUS are products that do not require a medical examination. Visit the [Advisor Centre](#) to find out more about these coverages.

Pending cases

Are the new questions applicable to pending applications?

Yes, they will be required for cases under review and for all paper applications sent in since March 23rd. The underwriter will ask you questions via the Extranet.

If my client is already waiting for medical evidence not yet completed by a paramedical company, what will happen?

The file will be evaluated by an underwriter under the new temporary underwriting standards and will advise you of the options available to your client. You will have time to discuss this with them and once you confirm the option chosen, they will proceed accordingly.

If an attending physician’s statement (APS) is required, will I be able to complete my application?

Yes. The APS (Attending Physician’s Statement) will be requested by the underwriter.

<p>What do we do with the backlog of cases that have been pending for some time due to APSs?</p>	<p>The case will be assessed by an underwriter under the new temporary underwriting standards and if there is a way to cancel the request and proceed without the APS, we will do so. If the underwriter cannot proceed without the APS, the file will remain on hold until the report is received. You will be informed of your options so that you can discuss them with your client. The underwriter will await your response.</p>
<p>Will quotations made prior to COVID-19 measures still be honoured?</p>	<p>Yes, any quotations made prior to the implementation of the measures will be honoured.</p>
<p>Do we have access to reinsurers during the pandemic period?</p>	<p>Yes, iA Financial Group continues to benefit from reinsurers' assistance under temporary underwriting standards.</p>
<p>What happens if the case has been closed for more than three months?</p>	<p>The file cannot be reopened. The client must submit a new application under the new temporary underwriting standards.</p>