



Electronic Express Application (Integrated into the Illustration Software)

Electronic express applications (EA) are available for **new policy issues only**. Do not use electronic express applications for policy changes, for preliminary applications or when requesting underwriting requirements from another insurance company.

Guidelines

Eligible products	All life and critical illness insurance products
Life insurance	<ul style="list-style-type: none">• Insurance amount: up to \$2,000,000• Issue ages: 0 to 70
Critical illness insurance	<ul style="list-style-type: none">• Insurance amount: less than \$1,000,000• Issue ages: 0 to 65
Number of insureds per policy	<ul style="list-style-type: none">• 1 to 6 (maximum 5 for Universal Life products)
Number of policyowners 1 or 2	<ul style="list-style-type: none">• 1 or 2
Number of beneficiaries per insured	<ul style="list-style-type: none">• 1 to 2





Notes concerning the Electronic Express Applications

- Do not order any underwriting requirements as SSQ Insurance will handle this for you! This includes basic requirements and any additional ones requested during the underwriting process
- New procedure: From now on, the underwriting requirements will be ordered only when parts A and B of the application are received. This means that your customer's file will remain suspended until we have both parts of the application.
- For confidentiality reasons, you cannot reopen the electronic express application and the illustration files once the documents have been sent by email.
- SSQ Insurance must have received all original signed documents in order for the underwriting process to continue and for the policy to be recorded in LifeSuite. Please note that a scanned copy of the original signature will be as valid as the original.

Before the meeting with your client:



1. Make sure the client understands and speaks either English or French. The telephone interview will take place in one of these languages, according to the client's preference
2. Go to the Illustration Software library under "Applications" to print a copy of the:
 - signatures pages (Part B) of the application for each insured (also available by placing an order using the "Printed Documents Order" Form)
 - Procedure to be given to the client - Tele-underwriting Service" (also available by placing an order using the "Printed Documents Order" Form)
 - Supplement to the application - Universal life insurance***Attention: All signature pages must be printed on one side only**
3. Complete and print the illustration

During the meeting with your client:



1. Complete the electronic application (Part A) from the Illustration Software
2. Verify with your client that all data is complete and accurate
Generate the application number via the "Verify and Send" tab and copy the application number on all signature pages (Part B) of the application
3. Save the electronic application and the illustration ("File/Save as")
4. Make sure that the signature pages (Part B) of the application are signed by both your client and yourself
5. Give your client:
 - Page 12 (Part B) of the application (and, if the client is covered by the TIA, also page 10)
 - the "Procedure to be given to the client – Tele-underwriting Service"
6. Complete the "Supplement to the application - Universal life insurance" and make sure your client signs the illustration*

After the meeting with your client:



If you wish, you can also print a copy of the application for your records via the “Verify and Send” tab (click on “Print the application”)

To automatically send the application and illustration:

1. Email the electronic application and the illustration via the “Verify and Send” tab (click on “Send via email”)
2. Choose a delivery method for the rest of the documents necessary to begin processing the file, and include the application number that begins with E:
 - Send the signed and scanned documents to your agency by email:
 - the illustration
 - the signature pages (Part B) of the application (pages 5, 6, 7, 8, 9 and 11, and if the client is not covered by the TIA, page 10)
 - the “Supplement to the application – Universal life insurance » form*
 - a cheque specimen (signature not required)
 - any other necessary documents or forms
 - Mail the signed documents to your agency:
 - the illustration
 - the signature pages (Part B) of the application (pages 5, 6, 7, 8, 9 and 11, and if the client is not covered by the TIA, page 10)
 - the “Supplement to the application – Universal life insurance » form*

To manually send the application and illustration:

1. Save the electronic application and the illustration via the “Verify and Send” tab (click on “Save”)
2. Send the electronic application and the illustration as attachments to the following email address:
 - eapp_propo@ssq.ca
3. Choose a delivery method for the rest of the documents necessary to begin processing the file, and include the application number that begins with E:
 - Send the signed and scanned documents to your agency by email:
 - the illustration
 - the signature pages (Part B) of the application (pages 5, 6, 7, 8, 9 and 11, and if the client is not covered by the TIA, page 10)
 - the “Supplement to the application – Universal life insurance » form*
 - a cheque specimen (signature not required)
 - any other necessary documents or forms
 - Mail the signed documents to your agency:
 - the illustration
 - the signature pages (Part B) of the application (pages 5, 6, 7, 8, 9 and 11, and if the client is not covered by the TIA, page 10)
 - the “Supplement to the application – Universal life insurance » form*

* When a Universal life insurance product is requested.