

UNDERWRITING PRO / LIFESUITE GUIDE

UnderWritingPro / LifeSuite main functions

Note: The names UnderWritingPro and LifeSuite are used throughout this Guide. They both refer to the same tool.

Used by advisors and General Agents to follow-up on new business cases from the application to the underwriting decision.

Advisor:

- Consult pending medical and non-medical underwriting requirements.
- View notes and questions made by the underwriter and partner services regarding the development of the case.
- Review the underwriting decision and if applicable, the notes relating to the decision.

**Please contact your General Agent for questions on new business cases and to communicate information to Partner Services.*

General Agent:

- Communicate with partner services, underwriters and contract issue agents.
- Ask questions, request changes or enhancements regarding the contract being assessed.
- Answer the underwriter or partner services' questions and respond in LifeSuite.
- Consult pending medical and non-medical underwriting requirements
- Review the underwriting decision and if applicable, the notes relating to the decision.

Connect to LifeSuite

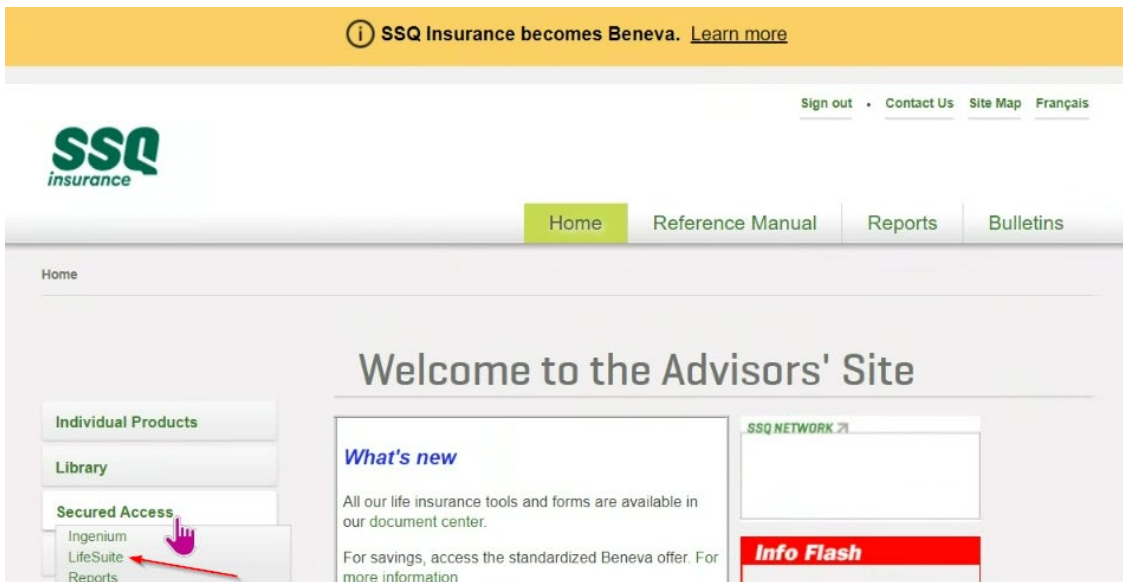
To access LifeSuite, from the beneva.ca webpage, click “Log in” as Advisors and select **Life and critical illness insurance**, and then **SSQ**.

After logging into the secure web site, there are 2 ways to open LifeSuite:

1. Click on the LifeSuite button in the middle of the screen



2. Click on the «Secured Access» tab on the left hand side of the screen and then click on LifeSuite.



Underwriting case list

A list of cases can be found on the LifeSuite's home page. After a case is closed, it remains in the system for 30 days.

The Case Status column will advise if the policy is currently being assessed by the underwriter.

- **Pending:** the case is being reviewed
- **Closed:** the case is complete, and the decision is published (approved, declined or withdrawn)

**For information regarding coverages, premiums, issuing and expedite dates, consult the Ingenium system.*

beneva **UnderWritingPro Advisor Portal**
Powered By StoneRiver Preferences
Log Out
Search
About Life Suite

Messages Inbox: 0 Sent: 0 Use [] Refresh

Case Number	Advisor	Applicant	Case Status	Case Status Date	Underwriter	Application Number	Application Date
			Closed	2021-01-05			2020-11-19
			Closed	2021-02-11			2020-12-18
			Closed	2021-02-25			2021-01-25
			Pending	2023-10-16			2023-10-12
			Pending	2023-10-27			2023-10-25
			Closed	2023-11-10			2023-10-23
			Closed	2023-11-07			2023-10-23
			Closed	2023-10-24			2023-10-23

1 Page 1 of 1 Records Returned - 8

Sort and Search Case List

The list of cases can be sorted by clicking on each column header. They will be sorted alphabetically, numerically, closed or pending, oldest to newest, according to the criteria.

To increase the number of cases to be viewed on each page, at the bottom of the screen, choose the number per page to be displayed. Click on the arrows to navigate through the multiple pages, if applicable.

By clicking on the **advisor** drop down menu, the list of cases for a specific advisor will be displayed and then can be sorted according to the column header. To view all of the cases for all advisors, choose the empty field in the list.

The **search/filter** function is useful instead of sorting the cases by column or navigating through all of the pages. The policy can be looked up by applicant's first and/or last name, case number, product, case status, underwriter, and application number. Type the information in the associated field and press enter.

Restart the search by pressing on the **refresh** button, the filter will be erased.

The screenshot displays the 'beneva' logo on the left, the 'UnderWritingPro Advisor Portal' title in the center, and 'Powered By StoneRiver' below it. On the right, there are links for 'Preferences', 'Log Out', 'Search', and 'About Life Suite'. Below the header, there is a search bar with a 'Use' dropdown and a 'Refresh' button. The main content area shows a table with 8 records. The table has columns for Case Number, Advisor, Applicant, Case Status, Case Status Date, Underwriter, Application Number, and Application Date. The first row of data is highlighted. At the bottom left, there is a pagination control showing 'Page 1 of 1' and 'Records Returned - 8'.

Case Number	Advisor	Applicant	Case Status	Case Status Date	Underwriter	Application Number	Application Date
			Closed	2021-01-05			2020-11-19
			Closed	2021-02-11			2020-12-18
			Closed	2021-02-25			2021-01-06
			Pending	2023-10-16			2023-10-12
			Pending	2023-10-27			2023-10-25
			Closed	2023-11-10			2023-10-23
			Closed	2023-11-07			2023-10-23
			Closed	2023-10-24			2023-10-23

View a case

To view a case from the Case List home screen, double click on the «applicant» name. Once the case is opened, different sections are displayed that contain underwriting information.

List of requirements

- The status column is the most useful field to track any pending requirements. The underwriter indicates if the requirement is open, received, confirmed or cancelled.
- The final disposition column indicates the date that the underwriter reviewed the requirement.
- The ordered and received columns are not as pertinent because they are only used in certain requirements.

The screenshot shows the LifeSuite Agent Portal interface. At the top, there is a navigation bar with the 'beneva' logo, 'LifeSuite Agent Portal Powered By StoneRiver', and a user menu with options like 'Email', 'New Message', 'Case List', 'Logout', and 'About Life Suite'. Below the navigation bar, there is a header section with fields for 'Case: [redacted]', 'Case Status: Pending', 'Agent: [redacted]', and 'User: [redacted]'. A 'Select an Applicant' dropdown menu is also present. The main content area features a summary bar with 'Underwriter Name: [redacted]', 'Application Rec'd Date: 2023-10-25', 'Issued Age: [redacted]', 'Smoker: [redacted]', and 'Status: Pending' (the latter is circled in red). Below this is a 'Requirements' table:

Requirements Name	Status	Added	Ordered	Received	Final Disposition
Predictive analytics	Satisfied	2023-10-27			2023-10-30
MIBIAI	Satisfied	2023-10-27	2023-10-27		2023-10-27
Blood profile	Ordered	2023-10-30	2023-10-30		
Urine HIV	Ordered	2023-10-30	2023-10-30		
Paramedical	Ordered	2023-10-30	2023-10-30		

Case Detail

Information on the case:

- To consult the benefit amount and type of coverage.
- The date the application was received can now be found in the case detail section.

The screenshot shows the 'Case Detail' section of the LifeSuite Agent Portal. It is divided into several columns of information:

- Product:** Life Preferred
- Amount Applied For:** \$500,000
- Final Action By:** [redacted]
- Final Action Date:** 2018/03/16
- Rate Class Quoted:** 3 - Class 3 Non-Smoker
- Rated Up Age:** [redacted]
- Disposition:** Approved
- Disposition Reason:** Approved standard with amendment
- Table Rating:** [redacted]
- Permanent Flat Extra Amount:** [redacted]
- Temporary Flat Extra Amount:** [redacted]
- Temporary Flat Duration:** [redacted]
- Related Cases:** 0
- App Date:** 2018/02/02
- Received Date:** 2018/02/06
- Replacement:** Paper Application

At the bottom, there is a summary of benefits and decisions:

Benefit: Monthly Indemnity 2 years	Amount: \$1,000	Decision: Approved
Benefit: Critical Illness Rider	Amount: \$20,000	Decision: Approved

Decision:

- When a case is closed (no longer in the pending status), the decision is posted.
- If the decision includes a rating, exclusion or declined, a note is written by the underwriter giving further details.
- When the case includes additional benefits, the decision relating to each benefit is indicated at the bottom of this section.
- The rate class quoted field is useful to determine if the insured was given a preferential rate.

**Once the policy is issued, to consult the new premium, if applicable, consult the Ingenium system.*

Coverage Information - Life			
Amount Applied For:	750 000 \$	Disposition:	Approved
Final Action By:	[REDACTED]	Disposition Reason:	Approved standard with amendment
Final Action Date:	[REDACTED]	Table Rating:	
Rate Class Quoted:	1 - Non smoker	Perm Flat Extra Amt:	
Issue as Rate Class:	Non smoker	Temp Flat Extra Amt:	
Rated Up Age:		Temp Flat Duration Amt:	
Benefits			
Benefit	Amount	Decision	
Critical Illness Rider	20 000 \$	Approved	

Messages:

- This section is useful to consult communications between Beneva and the General Agent.
- The underwriter and/or Partner Services will write a note in this section to:
 - Provide details to the General Agent and advisor regarding different requirements listed.
 - Request further information regarding an insured.
 - Provide detail on a decision.
 - Any other useful information on the case.
- The General Agent can create a new message from this section.

Messages				New Message
Last Update	Insured	Author	Subject	Date Added
3/16/2018 10:54 PM				2018/03/16
Text:				
Hello,				
We have completed the analysis of Mrs.____ case, life is accepted at a standard rate, disability is accepted with an exclusion of lumber spine. Our decision is motivated by her medical report. This decision may be reconsidered in 1 year.				
At this time, your client must also meet the underwriting requirements and otherwise be in good health.				
Thank you.				
---Supplemental Note(s)---				
Date Added	Author	Referred To		
3/6/2018 10:12 AM				2018/02/16
Text:				
We are ordering Dr. _____ report and a Musculoskeletal questionnaire.				

Related cases

- This field will only be displayed if there is more than one policy related together.
- To view the list, put the cursor over the field.
- To change from one case to another, click on the policy in the menu.

Multiple insureds

- To view another insured under the same policy, put the cursor over the field and then click on the line that contains the insureds name.

About LifeSuite

Case: [redacted] Case Status: Closed Agent: [redacted] User: [redacted]

Select an Applicant [redacted]

Underwriter Name: [redacted] Application Rec'd Date: 2021-01-25 Issued Age: [redacted] Smoker: [redacted] Status: Closed

Communicate with the underwriter or partner Services

Inbox Messages

This function is useful **to view all new messages** on pending cases, click on «messages», and messages can be sorted by clicking on each column header.

To respond to the message from the inbox, view the message and then enter the note and press send. To remove the message from the Inbox, press complete. If the message is no longer in the inbox and needs to be consulted again, it can be found in the case, under the messages section.

When a message is sent in LifeSuite, it can be viewed in this section and can also be found inside the case. Please note that it cannot be modified once it's sent. When Partner Services or the underwriter has viewed the message, it will be automatically deleted from the sent messages list.



Send a new message

For any questions or to provide information relating to underwriting, follow-up, issuing, changes or enhancements to a case, the best way to communicate is via LifeSuite. There are a few ways to send messages:

From Inbox

- Press on messages or count.
- View the message.
- Enter the note and press send.
- When clicking on send, the message will be displayed in the case as well as in the sent box. The underwriter will receive a reminder to consult the new message.

From a case

- View the case.
- Go to the message section.
- Press **New message**.
- Enter the note and press **Send**.
- When clicking on send, the message will be displayed in the case as well as in the sent box. The underwriter will receive a reminder to consult the new message.
- When consulting a case, the email button can be found at the top right of the screen.
- An outlook email message is opened with the case number prewritten in the subject.
- **Please note that the email cannot be secured** and avoid using this type of communication.