



Irish Life

A guide to Irish Life's point of sale system

- where the customer is present



A guide to Irish Life's point of sale system (epos)

February 2009

Attached are hints and tips for inputting cases onto Irish Life's electronic point of sale underwriting system (epos) to ensure you are maximising your use of our online system. This guide does not apply if you are loading cases from data capture paper forms or contingency forms.

When applications are input on an interactive basis i.e. with the customer being present providing health details to you, and if input in the correct format it is possible to receive an immediate automatic confirmation of standard rates on a high percentage of applications.

Cases not automatically accepted by the system are referred to an underwriter by the system. These cases have a 2 hour service level agreement for an underwriting decision on 95% of cases. Complicated cases are more likely to receive a decision during these two hours if care is taken when completing the interactive questions triggered on the online application form.

The objective of this document is to illustrate the correct format for answering all the specific questions and to show how the financial advisor can use the point of sale underwriting system to its full potential.

We have tried to make this guide as informative as possible by including screenshots of various ePOS stages along with advice to get the best results from interactive ePOS.

If you have any feedback in relation to this guide or any aspect of the point of sale interactive underwriting process please email underwriting.help@irishlife.ie with ePOS feedback in the subject field of your mail.



Personal Data Screen 1

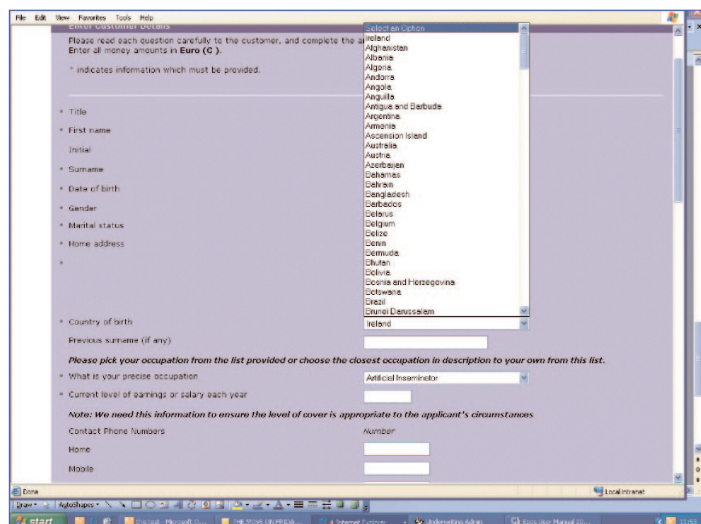
Enter all personal details – Please ensure you use upper case and lower case lettering where appropriate to ensure any documentation is presented in the correct format. Exactly what you key is what will appear on the related documentation I.E. please ensure that all details are keyed correctly for example if JoHN BrOWNE is key this is what will appear on all documents.



NOTE – fields marked with " * " are mandatory fields that must be completed.

COUNTRY OF BIRTH SCREEN

On this screen country of birth should be selected from the dropdown listing.



Helpful hints for country of birth:

Ireland appears first on the dropdown list. To select Ireland click on 'Ireland' and then immediately click outside the dropdown list textbox to accept it.

Please note that for certain countries further questions may be asked during the question process.

A common mistake is to select Afghanistan instead of Ireland as it's the next on list. This results in a case being referred to underwriting unnecessarily.

Occupation

Occupation should be selected from the dropdown listing. If the exact occupation is not listed choose the closest occupation in description to clients own occupation (e.g. for "accounting technician" input "accountant").

[illegible]

Continue inputting proposed plan application details

Irish Life: Help Desk 1850 29 89 89 Microsoft Internet Explorer provided by Irish Life and Permanent

File Edit View Favorites Tools Help

0

Premium Details

* Total premium amount

Business Replacement Information

* Please confirm whether or not this policy replaces in whole or in part any existing policy with Irish Life or any other insurer which has been, or is to be, cancelled or reduced.

☐ Yes

☐ No

Administration details

* L.A.R.C.

* Profile

TUI

TUR

* Are you inputting information that was gathered earlier on paper from the customer? ☐ Yes ☐ No

Warning - if you complete this incorrectly the appropriate questions will not display.

* Would you like to sign this application electronically? ☐ Yes ☐ No

[Home](#)

[top of screen](#)

[Next](#) [Correct Answer](#) [Print without Answer](#)

Done Local intranet

start

Internet - Home

Power - Meas...

Query Admin...

Office Launch...

Irish Life - Hel...

2008

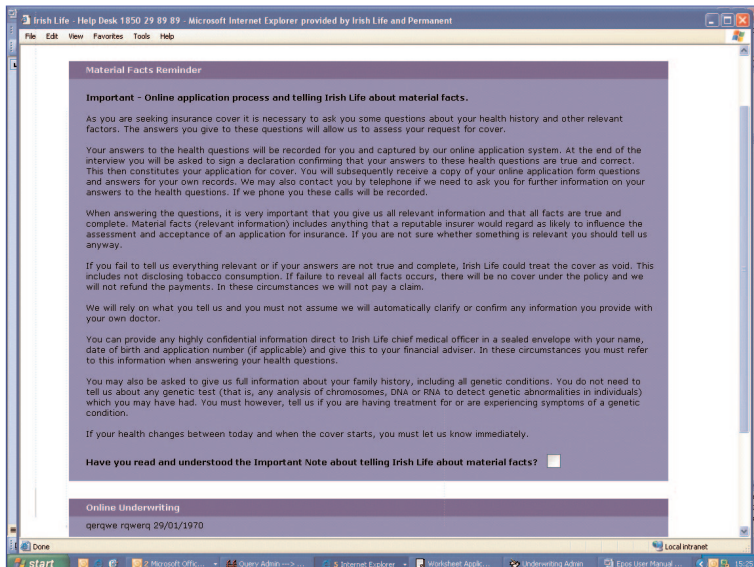
Epson User Ma...

Local intranet

Then select NEXT

The system will auto check that all mandatory fields have been completed correctly and will highlight in red any fields that need correcting. Insert required details and select next again to continue.

MATERIAL FACTS DECLARATION SCREEN



The screenshot shows a web browser window titled "Irish Life - Help Desk 1850 29 89 89 - Microsoft Internet Explorer provided by Irish Life and Permanent". The page content includes a "Material Facts Reminder" section with the following text:

Important - Online application process and telling Irish Life about material facts.

As you are seeking insurance cover it is necessary to ask you some questions about your health history and other relevant factors. The answers you give to these questions will allow us to assess your request for cover.

Your answers to the health questions will be recorded for you and captured by our online application system. At the end of the interview you will be asked to sign a declaration confirming that your answers to these health questions are true and correct. This then constitutes your application for cover. You will subsequently receive a copy of your online application form questions and answers for your own records. We may also contact you by telephone if we need to ask you for further information on your answers to the health questions. If we phone you these calls will be recorded.

When answering the questions, it is very important that you give us all relevant information and that all facts are true and complete. Material facts (relevant information) includes anything that a reputable insurer would regard as likely to influence the assessment and acceptance of an application for insurance. If you are not sure whether something is relevant you should tell us anyway.

If you fail to tell us everything relevant or if your answers are not true and complete, Irish Life could treat the cover as void. This includes not disclosing tobacco consumption. If failure to reveal all facts occurs, there will be no cover under the policy and we will not refund the payments. In these circumstances we will not pay a claim.

We will rely on what you tell us and you must not assume we will automatically clarify or confirm any information you provide with your own doctor.

You can provide any highly confidential information direct to Irish Life chief medical officer in a sealed envelope with your name, date of birth and application number (if applicable) and give this to your financial adviser. In these circumstances you must refer to this information when answering your health questions.

You may also be asked to give us full information about your family history, including all genetic conditions. You do not need to tell us about any genetic test (that is, any analysis of chromosomes, DNA or RNA to detect genetic abnormalities in individuals) which you may have had. You must however, tell us if you are having treatment for or are experiencing symptoms of a genetic condition.

If your health changes between today and when the cover starts, you must let us know immediately.

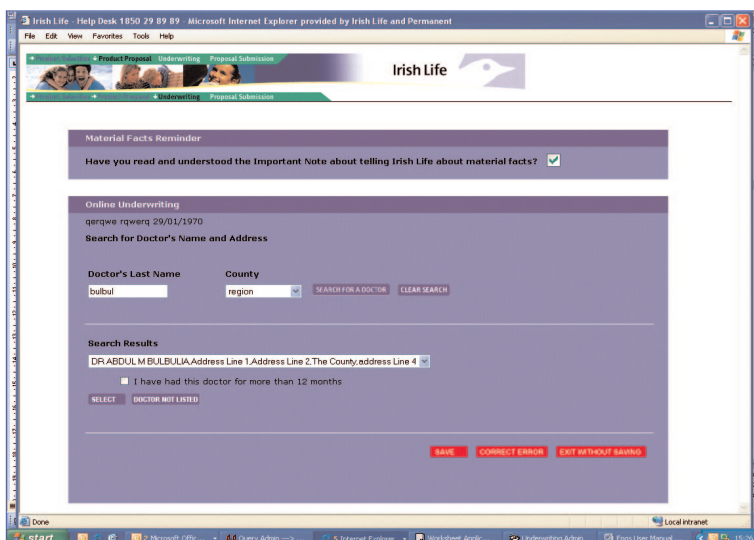
Have you read and understood the Important Note about telling Irish Life about material facts? ☐

Below this is the "Online Underwriting" section with the text "qerqwe rqrwrq 29/01/1970".

Please ensure that the client reads and fully understands the above declaration. The financial advisor can also read the details of the declaration to the customer.

Tick the box on screen to confirm that the declaration has been read and fully understood by the customer.

DOCTOR DETAILS SCREEN



The screenshot shows a web browser window titled "Irish Life - Help Desk 1850 29 89 89 - Microsoft Internet Explorer provided by Irish Life and Permanent". The page has a navigation bar with "Proposed Proposal", "Underwriting", and "Proposal Submission". The main content area includes a "Material Facts Reminder" section with the text "Have you read and understood the Important Note about telling Irish Life about material facts?" followed by a checked checkbox. Below this is the "Online Underwriting" section with the text "qerqwe rqrwrq 29/01/1970". The "Search for Doctor's Name and Address" section contains a form with "Doctor's Last Name" (input: "bulbul") and "County" (dropdown: "region"). There are "SEARCH FOR A DOCTOR" and "CLEAR SEARCH" buttons. Below the form is a "Search Results" section showing "DR ABDUL M BULBUL, Address Line 1, Address Line 2, The County, address Line 4". There is a checkbox "I have had this doctor for more than 12 months" and a "SELECT" button. At the bottom are "SAVE", "CORRECT ERROR", and "EXIT WITHOUT SAVING" buttons.

Input the client's doctor details and hit 'Search for a Doctor'. The system will display a listing of doctors with the same surname – select appropriate doctor.

Confirm with the client if they have been attending this doctor for more than 12 months. If so, tick the appropriate box. If client has not attended this doctor for 12 months simply click on the 'Select' button and repeat the process for the previous doctor's details.

If clients doctor is not on the list click on tick box "doctor not listed" and the following screen will appear:

DOCTOR DETAILS SCREEN

Irish Life - Help Desk 1850 29 89 89 - Microsoft Internet Explorer provided by Irish Life and Permanent

File Edit View Favorites Tools Help

Irish Life

Online Underwriting Doctor Section

09/02/1970

Doctor information

Check your doctor's details and click **Next** to continue.
If you do not have any doctor please check the box below and click **Next** to continue.

Current Doctor

Last Name
First Name
Address

I do not have a doctor ☐

Next Correct Error Exit Without Saving

Input doctor's name and full address or select 'I do not have a doctor' if appropriate.

Important Note

Please do not input new doctors unless you have searched thoroughly for clients' doctor and if you are confident doctor is not on our current database proceed to input. 99% of GP's are on this list.

Initial Health Details

Input details regarding any other concurrent proposals, height and weight details in imperial or metric measurements, details regarding how much tobacco you smoke and how much alcohol you drink and hit 'Next'

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Irish Life

Online Underwriting Initial Health Details

03/02/1970

Please enter your height and weight using: ☐ Imperial (lb) ☐ Metric (kg)

Height: feet inches Weight: stone pounds

Have you smoked tobacco of any kind in the past 12 months or do you intend to smoke in the future? Yes

Note: Please include each type of tobacco you consume on a daily basis. In pips and/or should indicate the number of grams per day.

Average Daily Tobacco Consumption

Cigarette Smoker ☐ per day
Cigar Smoker ☐ per day
Pipe Smoker ☐ grams per day

Do you consume any other form of tobacco? ☐ Yes ☐ No

Do you drink alcohol? ☐ Yes ☐ No

Next Exit Without Saving

APPLICATION FORM QUESTIONS


The number of questions asked on application forms will vary from 5 questions to 18 or more. The number of questions asked is determined automatically by point of sale underwriting system depending on criteria such as age of the applicant, type of plan and if specified illness cover is applied for.

A screenshot of a web browser displaying the 'Online Underwriting' form for Irish Life. The browser window title is 'Irish Life - HelpDesk 1850 29 89 89 - Microsoft Internet Explorer provided by Irish Life and Permanent'. The browser address bar shows 'http://liffe.ie/irish-life/online-underwriting'. The form is titled 'Online Underwriting' and 'Remaining Profile Section'. It shows a date '22/05/1968' and a 'Total number of health questions : 5'. The form contains several sections with questions and radio button options for 'Yes' and 'No'. The questions are: 'Within the past five years have you ever: attended or been advised to attend a specialist at any hospital or clinic, been seen as an outpatient or in-patient at any hospital or clinic, been given advice, treatment, undergone tests, scans, investigations, surgical operations or follow up?'; 'Are you currently: taking prescribed drugs, medicines, tablets, taking any other treatment, have you taken such a course lasting more than two weeks within the past year?'; 'Have you ever: taken drugs for other than medical purposes, including the use of recreational drugs, suffered from, had treatment for or been given medical advice for excess alcohol consumption?'; 'Have you ever tested positively for: HIV or AIDS, Hepatitis B or Hepatitis C, are you waiting for the result of such tests?'; and 'Have you ever applied to Irish life or any other insurer and been refused, postponed or accepted on special terms for life cover, disability insurance or serious (critical) illness cover?'. At the bottom of the form are buttons for 'NEXT', 'PREVIOUS', 'CORRECT ERRORS', and 'END WITHOUT SAVING'. The browser's taskbar at the bottom shows the 'start' button and several open applications including 'Internet Explorer', 'Underwriting Admin', and 'Eco User Manual 2011'.

When answering interactive application form questions please follow the below list of helpful guidelines:

- List each condition on a separate line.
- List the name of condition only – i.e. do not give dates or other information in this section as the online system will only recognise specific conditions and not lines of text.
- If disclosing the same medical condition to two separate questions please input the name of the condition in the exact same format to both questions. For example do not answer 'high blood pressure' to one question and 'blood pressure' to another question. This will ensure that only one set of interactive questions are triggered for this disclosed condition.
- If you answer 'yes' to the questions "Are you currently taking prescribed drugs, medicines, tablets...." do **not give** the name of the tablet. Instead give the name of the condition it is prescribed for. This will ensure the correct interactive questions are triggered.

Below are examples of how to input health disclosures



The screenshot shows a web browser window with the address bar displaying "http://www.irishlife.ie/". The page header includes the "Irish Life" logo and navigation links for "Home", "About Us", "Contact Us", "Privacy Policy", "Terms & Conditions", "Sitemap", "Feedback", "Help", "Site Map", "New", "Favourites", "Tools", and "Web". The main content area is titled "Call us" and features a "Remaining Profile section" header. Below this, there is a form for a patient profile. The form includes a "Name" field with the value "John Doe", a "Date of Birth" field with the value "25/01/1970", and a "Total number of health questions" field with the value "5". The form also contains a "Yes/No" button and a "Next" button. Below the form, there is a section titled "If yes, please state each condition for which you are taking medication" with a list of conditions: "blood pressure", "diabetes", "cholesterol", "asthma", "heart disease", "arthritis", "depression", "anxiety", "allergies", "other". The form also includes a "Yes/No" button and a "Next" button. Below the form, there is a section titled "If yes, please give the name of the underlying medical condition for which you are taking medication or treatment (not the drug or medication name)" with a list of conditions: "hypertension", "diabetes", "cholesterol", "asthma", "heart disease", "arthritis", "depression", "anxiety", "allergies", "other". The form also includes a "Yes/No" button and a "Next" button.

For additional help and guidelines when inputting details please select the help buttons on the right hand side of the screen.

[illegible]

If details not recognised by the system (see below disclosure)

Irish Life - Help Desk 1850 29 89 89 - Microsoft Internet Explorer provided by Irish Life and Permanent

File Edit View Favorites Tools Help

Product Proposal Underwriting Proposal Submission

Irish Life

Online Underwriting Remaining Profile Section

cerqwe rqrwrq 20/01/1970

Total number of health questions : 5

Within the past five years have you ever:

- attended or been advised to attend a specialist at any hospital or clinic
- been seen as an outpatient or in-patient at any hospital or clinic
- been given advice, treatment, undergone tests, scans, investigations, surgical operations or follow up?

Yes No Help

Are you currently:

- taking prescribed drugs, medicines, tablets
- taking any other treatment
- have you taken such a course lasting more than two weeks within the past year?

Yes No Help

If yes, please give the name of the underlying medical condition for which you are taking medication or treatment (not the drug or medication name)

blood pressure in 1995

Have you ever:

- taken drugs for other than medical purposes, including the use of recreational drugs
- suffered from, had treatment for or been given medical advice for excess alcohol consumption?

Yes No

start 2 Microsoft Office... Query Admin... 5 Internet Explorer... Worksheet Applic... Underwriting Admin... Epos User Manual... 15:37

The system will open its dictionary

Irish Life - Help Desk 1850 29 89 89 - Microsoft Internet Explorer provided by Irish Life and Permanent

File Edit View Favorites Tools Help

Product Proposal Underwriting Proposal Submission

Irish Life

Online Underwriting Remaining Profile Section

cerqwe rqrwrq 20/01/1970

Are you currently:

- taking prescribed drugs, medicines, tablets
- taking any other treatment
- have you taken such a course lasting more than two weeks within the past year?

Yes No Help

If yes, please give the name of the underlying medical condition for which you are taking medication or treatment (not the drug or medication name)

blood pressure in 1995

Additional Questions (please complete)

The above answer is not recognised by our database:

'blood pressure in 1995' is not a valid expression, please replace with one of the following:

Select an Option

Alternatively please enter the new search criteria

Next

SAVE CORRECT ERROR EDIT WITHOUT SAVING

start 2 Microsoft Office... Query Admin... 5 Internet Explorer... Worksheet Applic... Underwriting Admin... Epos User Manual... 15:37

Click on the "Select an option" and select the appropriate disclosure as per this example

The screenshot shows the 'Online Underwriting' section of the Irish Life website. A dropdown menu is open, displaying a list of medical conditions related to blood pressure. The conditions listed are: blind in one eye, blood clot, blood clot in brain, blood clot in head, blood disease, blood disorder, blood donor, blood in faeces, blood in sputum, blood in stools, blood in urine, blood poisoning, blood pressure, blood pressure check, blood pressure checked, blood pressure checked annually, blood pressure checked every six months, blood pressure checked monthly, blood pressure checked regularly, blood pressure fluctuating, blood pressure measured, blood pressure monitoring, blood pressure tablets, blood pressure taken, blood received (transfusion), blood shot eyes, blood test, blood tested, blood transfusion, and bringing up blood. The 'Select an Option' button is visible at the bottom of the dropdown. The main form area shows a question about blood pressure in 1995, with a text box containing 'blood pressure in 1995'. A message states: 'The above answer is not recognised by our system. blood pressure in 1995 is not a valid expression, please replace with one of the following: Alternatively please enter the new search criteria'. There are buttons for 'Next', 'Correct Error', and 'Exit Without Saving'.

When completing the interactive questions regarding a condition and you are presented with "text" boxes (as below) please take your time and complete in as much detail as possible. The underwriters can see everything typed in. Underwriting will try to give a decision based on all the information supplied. It may seem like there are many questions but in a lot of cases it helps to speed up the underwriting process as often if the client provides enough information we can avoid the need to request medical evidence.

"Spend 10 minutes to save 10 days."

The screenshot shows the 'Online Underwriting' section of the Irish Life website. The form is titled 'Remaining Profile Section'. It contains several questions and text boxes. The first question is 'Are you currently:' with a 'Yes' button and a 'No' button. The second question is 'If yes, please give the name of the underlying medical condition for which you are taking medication or treatment (not the drug or medication name)'. The text box contains 'blood pressure in 1995'. The third question is 'Additional Questions (please complete)'. It contains a text box for 'When was your high blood pressure (hypertension) diagnosed?' with a date picker set to 'Jan 2000'. The fourth question is 'Do you know the blood pressure reading at that time? If yes, please give details and the recorded reading if known.' The text box contains '190/100 when last checked in June 2008'. The fifth question is 'Do you currently take medications or other treatment for this condition? If yes, please give names of drugs and doses taken each day.' The text box contains 'I take 100mg 20mg once a day'. A green arrow points to the text box containing 'I take 100mg 20mg once a day'.

An example of a "text" box

INPUTTING FAMILY HISTORY

The screenshot shows a web browser window titled 'Irish Life - Help Desk 1850 29 89 89'. The page is the 'Family History Section' of the Irish Life website. It features a dropdown menu for selecting a family member, a list of medical conditions to choose from, and a section for entering the age when the condition first occurred. The conditions listed include Alzheimer's Disease, Bowel Cancer, Breast Cancer, Crohn's Disease, Colorectal Cancer, Cancer - other than cancer of the bowel, breast or ovary, Cardiovascular attack, Cerebrovascular attack, CVA, Diabetes, Familial Adenomatous Polyposis of the Colon, Multiple Sclerosis, Heart Attack, Heart Disease, Huntington's Disease, Huntington's chorea, Kidney Disease, Other than Polycystic Kidney Disease, Motor Neurone Disease, Myocardial Infarction, Myocardial Ischemia, Ovarian Cancer, Parkinson's Disease, Polycystic Kidney Disease, Stroke, and Other - none of the above conditions. The form also includes a 'Family History List' table and buttons for 'Save', 'Correct Error', and 'Exit Without Saving'.

When inputting family history details select the family member affected and "condition suffered from" from the drop down listings. Please ensure that the age entered is the age the family member first suffered from or was diagnosed with the condition. Click on 'Add Family Member'. A number of family histories can be added in this way.

For family history of angina, angioplasty, bypass etc please select the option Ischaemic Heart Disease or heart disease from the dropdown listing.

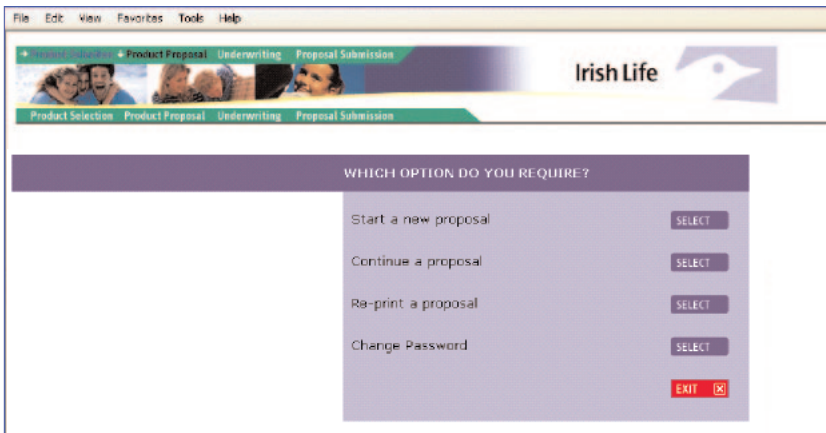
The final screen will give you the underwriting decision for the application. The case will either be accepted at standard rates or the system will give you general guidelines as to what may be requested by underwriting. Please make the customer aware at this point of the possibility that a PMA or Medical examination maybe required and what this might mean for the customer.

The screenshot shows the final screen of the Irish Life application process. It displays the application number '04/04/1968' and the date '04/04/1968'. The screen is divided into several sections: 'Compliance Confirmation' with a list of items to be confirmed (On-Line Application Declaration, On-Line process and material facts note, Customer Information Notice, Non-Resident Declaration form), 'Print Documentation and Proposal Submission' with a checkbox for 'Do you wish to print or save the documentation relating to this application?', and a 'Submit Proposal' button. The screen also includes a 'Cancel Proposal' button and a 'Correct Error' button.

If the system is unable to accept the application automatically you will have the underwriting decision confirmed within 2 hours following submission of the case.

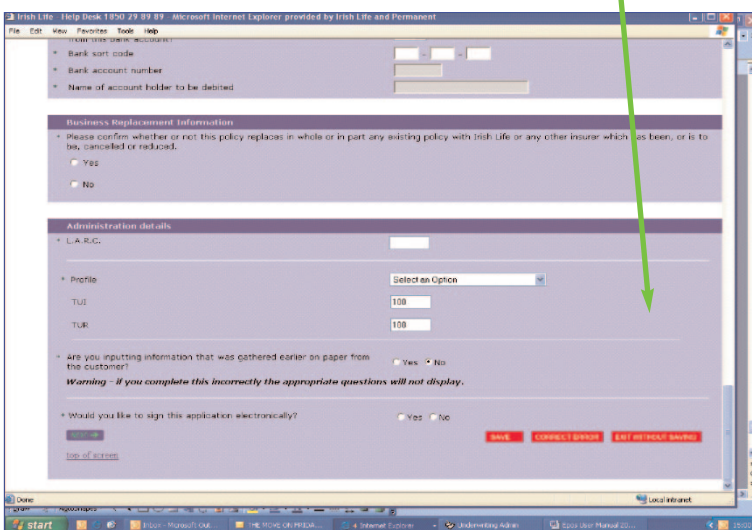
SAVE & RESUME

At any point during inputting you can choose to save the application and logout. The saved partly completed application form will be stored for 7 days. Inputting of this saved application form can be resumed at any stage during this period. To find your saved cases go to the initial sign in screen and select "continue a proposal".



CORRECT ERROR

At any point during inputting you can choose to start again by selecting the option on the bottom right hand corner of screen to "CORRECT ERROR". If this is selected the system will automatically go back to the first inputting screen and allow any changes to be made.



MISCELLANEOUS INPUTTING TIPS

For insurable interest the "other personal" option will automatically refer the case to underwriting. Please don't select this option unless absolutely necessary. If this option is selected please forward details of insurable interest to Magnum UW mailbox.

If you wish to submit further information after you have finished the online application please email MagnumUW@irishlife.ie with details. Please ensure a copy of your mail is sent with client with the copy of their health questions.