

Irish Life's ePad: FAQ

1 - What is ePad?

ePad is a small electronic device that you attach to your computer, and which allows you to capture a computer image of handwriting - for example, signatures. [This two minute film shows how ePad is used with b-line to capture signatures.](#)

2 - Why should I use an ePad?

The main advantage of using ePad is that it removes the need to send any supporting documentation with a new business application. All the customer application booklets (CAB) and underwriting supplementary questionnaires are handled electronically by b-line.

3 - Where can I get an ePad?

Contact your Irish Life account manager and he or she will source one for you.

4 - Do I have to install any special software in order to use ePad?

Yes, you need to install a driver (a small piece of software) on each computer you wish to use ePad with. It takes about 20 seconds to run and won't have an impact on any of your other applications. Click here for instructions on how to install.

5 - How do I know if the install was successful?

There is a simple "test harness" that you can use to confirm your pc is able to interact correctly with the ePad.

- Plug the ePad into your PC.
- Click on this link
- A dialog box should appear on your screen with a "sign" button. Click on "sign".
- Use the ePad to sign and hit the OK button on the ePad.
- You should see the signature displayed in the box.

6 - Are there any other steps required to start using ePad?

ePad must be "switched on" for use with your b-line account. This is done by Irish Life, and your account manager will arrange this.

7 - Does using ePad make any difference to the b-line application process?

Yes. The main difference is that if you are using ePad then "conversational underwriting" is in operation. Conversational underwriting takes advantage of the fact that the customer is present during data entry and can answer supplementary underwriting questions on the spot. This will remove the need for any supplementary underwriting questionnaires such as for asthma or blood pressure.

8 - Do I need any special training in order to use conversational underwriting?

There are subtle differences in how you frame your answers to the medical questions. Try to give one or two word answers in relation to the basic health questions. These answers will be spotted by the system and will trigger appropriate supplementary questions.

For example consider this underwriting question: Have you ever suffered from or had treatment for diabetes or a stomach, liver or bowel disorder? On a paper proposal or in non conversational mode in b-line you might answer as follows: Yes I suffered a perforated ulcer in 1998 and had two weeks of hospital treatment. In conversational underwriting this is actually too much information and may confuse the application.

A better way to answer would be as follows: "perforated ulcer" or just "ulcer". The application will then ask a series of question to seek out all the relevant details. You can find a complete guide to how get best results from conversational underwriting by reading this guide.

9 - Are there any other differences I should be aware of?

One difference you will notice is that when you use conversational underwriting you can be given an immediate underwriting decision at the end of the process. In 45% of cases this will be that the life has been accepted at ordinary rates. In a further 25% of cases an acceptance at ordinary rates will be emailed to you within two hours of you submitting the case.