



**RBC  
Insurance**

**FYI**

**May 19, 2005**

**For more information,  
please contact your  
RBC Insurance  
regional office.**

**RBC Life Insurance  
Company**

# Enhanced Service Model for Life Individual New Business

RBC Insurance® is pleased to introduce a new enhanced service model for Life Individual New Business. The model is designed to begin the initial risk assessment sooner and deliver the policy faster.

## **What is the Triage Unit?**

Effective immediately, all applications processed by Life Underwriting in Mississauga will be routed through a Triage Unit. The focus of the Triage Unit is to make a decision as quickly as possible. If further underwriting is required, the Triage Underwriter will order the necessary requirements.

## **Streamlined Process**

The Triage Unit is comprised of four experienced underwriters who are responsible for initial review of the applications. Streamlining the initial review process will allow the underwriters to quickly approve the clean cases and forward to issue. The time service for initial review will be 48 hours after receipt from application intake.

## **Department Structure**

The underwriters will no longer be grouped in cross-functional teams. Instead, we now have a team of Triage Underwriters and Core Underwriters. Any case the Triage Underwriter cannot decide on after initial review will be referred to a Core Underwriter who will complete the underwriting process once the requirements are received.

The individual case coordinators for each distributor will not be changing and the case coordinator remains the key point of contact.

## **New E-mail Box**

We are also pleased to introduce a streamlined e-mail box to handle Life Underwriting preliminary inquiries. The e-mail box address is: [lifeprelims@rbc.com](mailto:lifeprelims@rbc.com). The Triage Underwriters will monitor e-mails. Inquiries will be responded to within 24 hours.

## **Staff Announcements**

We are pleased to introduce Jo-Ann Jolliffe, FLMI, FALU as Director, Life Underwriting. Jo-Ann has been with RBC Insurance for 8 years and has 20 years experience in direct, reinsurance and retrocession underwriting.

Elizabeth Kemp, FLMI, Manager Underwriting Services is another key member of our team. Elizabeth has 11 years experience in New Business and Underwriting.

## **Complete Applications**

Keep in mind a complete application is essential. To help us serve you better, please ensure all the necessary areas are completed so that no delays result from missing information.

® Registered trademark of Royal Bank of Canada.

RBC Insurance is a registered trademark of Royal Bank of Canada. Used under license.