

FYI



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**For more information,
please contact your RBC
Insurance regional office
at 1-866-235-4332.**

**RBC Life Insurance
Company**

Underwriting Updates

We are pleased to announce the availability of a new Occupation Schedule for individual disability insurance. There is also an important procedural change when ordering paramedicals. Complete details are provided below.

New Occupation Schedule

A new Occupation Schedule for RBC Insurance individual disability insurance is now available online.

The new Occupation Schedule replaces the previous version, last published in October 1999. It provides an alphabetical list of occupations and industries to assist you in determining the correct occupational class for your clients who apply for disability insurance.

Revisions

The Occupation Schedule includes the following recently announced changes:

- Occupation class upgrade to 4A for all dental specialists
- Enhanced occupation class upgrade guidelines
- Simplified criteria for qualification under “Executive” guidelines
- Expanded Occupation Schedule Index

New Occupation Schedule and Sales Advisor Quote System

Sales Advisor, the current quote system for DI and CI, has not been updated to include the most recent revisions reflected in the Occupation Schedule. Consequently, please refer to the Occupation Schedule to determine the correct occupation class when preparing a quote for your client. Relying on the quote system to determine the occupation class may result in an inaccurate quote.

Online Tool Makes It Easy

To view the new Occupation Schedule online, [click here](#). This new, online version includes easy-to-use bookmarks so you can quickly jump to the information you need. In addition, in its new online format, we will be able to communicate revisions to you on a more timely basis.

Requests for paramedicals/medical exams must include product type

RBC Insurance® has consolidated our paramedical forms into one, single form that can be used for all individual life and living benefits applications.

Important: When ordering a paramedical or medical exam, you must now indicate the product type applied for – life only, life and living benefits, or living benefits only.

To comply with privacy legislation, the new form now has a separate section with questions specific to living benefits coverage. By indicating the product type applied for, you will direct the paramedical company or physician to complete the applicable questions and ensure that the completed form is returned to the appropriate servicing office.

If you have any questions regarding the above, please contact your RBC Insurance regional office.