

# Frequently Asked Questions nibAPPLY



## Welcome to a whole new way of doing business with nibAPPLY

nibAPPLY is an online join experience designed to make applying for nib policies easier and more time efficient. It will give you premium illustrations (quotations), application capability, online payments and real-time decisions (auto-underwriting) through an intuitive and secure web-based platform. Login to nib adviser access and hit 'nibAPPLY' to experience just how easy it is.

While you're learning to use nibAPPLY you'll likely need some extra support from us. To help, here's a list of tips and answers to questions you may have. Your nib Adviser Partner Manager will also be able to assist you.

How do I access nibAPPLY?

- Visit nib adviser access - [adviser.nib.co.nz](http://adviser.nib.co.nz)
- Next, login with your username and password. If you are new to nib or unable to register/login, please contact [adviser@nib.co.nz](mailto:adviser@nib.co.nz) or call **0800 238 642**.
- Once you're logged in, click 'nibAPPLY' and you're there!

What products are available through nibAPPLY?

On-sale adviser products are available:

- Ultimate Health™
- Ultimate Health Max™
- Easy Health™

What is the difference between a paper application and electronic application submitted via nibAPPLY?

nibAPPLY is intuitive and easy to use. It has a different look and feel from most other online forms. Clients will find it fun, fast and easy to understand. Both online and paper applications will continue to be supported, but we're sure you'll love the benefits and switch to nibAPPLY.

With nibAPPLY you'll experience:

- Efficiency – you can save applications and come back to them any time in the next 90 days
- Saved time – questions are dynamic so you're only answering the questions needed for your client, and health questions can be answered 'no for all applicants' which saves even more time
- Faster policy issuing – with automated real-time underwriting and decisions there will be less waiting for the application to be processed and for a policy to be issued. We expect nibAPPLY to be able to issue cover on the spot for up to 80% of applications
- Certainty – with nibAPPLY, you won't accidentally skip questions and delay processing as a result
- Easy applications – just give nibAPPLY a try and experience how easy it is

Is there a guide to help me through nibAPPLY?

Yes, the guide can be accessed via [nib adviser access](#), you will need to login and click on 'Public Documents'.

Do I need internet access to use nibAPPLY?

Yes. If you have 4G connection, make sure you have at least 3 bars or more to avoid connection loss.

What devices can I use?

You can use PC's, MACs, Tablets, Microsoft Surface and iPads (in landscape mode). At this stage nibAPPLY is not mobile phone compatible.

Is the information my client enters in nibAPPLY secure?

Yes. nibAPPLY is secure using industry standard technology and is independently verified by a third party. All client and adviser data is encrypted in transport and is not available to any unauthorised users.

Do I need to download or install any software to use nibAPPLY?	You do not need to install or download any software. nibAPPLY is web-based. If you do not have a login for nib adviser access please contact <a href="mailto:adviser@nib.co.nz">adviser@nib.co.nz</a> or call <b>0800 238 642</b> .
How many applicants can I include in one application using nibAPPLY?	You can include up to 12 applicants on one application.
Is nibAPPLY only for new applicants?	Yes. For adding lives to an existing policy, or for amendments or changes to an existing policy, please email <a href="mailto:contactus@nib.co.nz">contactus@nib.co.nz</a> or call <b>0800 238 642</b> .
How do I notify nib if more than one applicant wants to be a policyowner?	You can only have a maximum of two policyowners per application.
Can I add a policyowner that is not going to be insured?	Yes, you can add a maximum of two policyowners that don't need to be insured, for example if parents would like to cover their child under the age of 16, you can do this by adding the child and then you will be prompted to add the policyowner(s).
How do I quote nib premiums?	<p>nibAPPLY includes illustration functionality, including the ability to do a quick quote (one with minimal information) up front. There is also a print and save function so you can include with your client recommendations.</p> <p>IMPORTANT NOTE – When you progress through nibAPPLY from the Illustration Summary screen you will not be able to go back and change applicant details. Therefore, if you have included minimal information for quick quote purposes, you will need to go back and correct any details, including adding height and weight information, before proceeding to the application sections of nibAPPLY. A warning screen will appear reminding you to ensure all applicant information is complete before proceeding.</p> <p>nibAPPLY will display a detailed quote once you have gone through the underwriting engine, inclusive of any loadings if able to be determined, which is presented with the 'Offer of Terms'.</p>
Can I attach medical documents?	No, you will need to email medical notes to our new business team at <a href="mailto:newbusiness@nib.co.nz">newbusiness@nib.co.nz</a> .
How long will an online application take?	It depends on the number of health conditions the applicant has and how many applicants are joining nib. Health questions can be answered 'no for all applicants' saving even more time.
Can I save an application and go back at a later stage?	Yes, you can continue a saved application within 90 days, but if later than 30 days the premium calculation may be updated.
How do I find my saved applications?	Saved applications will be available in nib adviser access under a tab called 'In progress'.
If I lose internet connection or my computer 'dies' part way through an application, what will be lost and where and how can I retrieve what is saved?	If your computer shuts down part way through an application, the application will automatically be saved where you clicked 'next' on the screen. Please re-log into the nib adviser access website and click the tab called 'In progress' to view saved applications.

<p>Can I include an application for Easy Health and Ultimate Health in the same electronic application?</p>	<p>No, you will need to use separate instances of nibAPPLY where both Easy Health and Ultimate Health are required.</p>
<p>What is a Business Replacement Advice?</p>	<p>nib is committed to supporting you to keep up with emerging regulatory expectations, as well as assisting clients in understanding the pros and cons of policy replacement in helping to make an informed decision. The business replacement advice related questions help achieve this.</p>
<p>How does electronic underwriting work?</p>	<p>The electronic underwriting software follows the underwriting thought process and makes decisions on whether personal exclusions and loadings should apply. The design of the rules that have been built into nibAPPLY are unique to nib and are robustly coded.</p>
<p>Can I answer an underwriting question for all applicants and click 'No' simultaneously?</p>	<p>Yes, if all applicants on an application have no signs, symptoms, treatment (including medications) or surgery to a first level health question, then you can click the button 'No for all applicants' and the system will automatically apply 'No' to that specific health question for each applicant. This will save time when completing an application if there is more than one applicant.</p>
<p>Will all underwriting decisions be made through nibAPPLY?</p>	<p>We're expecting up to 80% of underwriting decisions to be made in real-time, however if a decision cannot be made on the spot, then the application will be reviewed by the nib underwriting team for further processing.</p>
<p>What do I need to do when an applicant has a loading?</p>	<p>If your client is happy with the loading automatically applied, then you do not need to do anything. Simply click the 'Submit' button to proceed with the application.</p> <p>If, however, your client would prefer to lower their premium, you can request a loading to be changed to an exclusion. To request this, please submit the application, and then call the underwriting team on 0800 222 642 or email <a href="mailto:underwriting@nib.co.nz">underwriting@nib.co.nz</a></p>
<p>When will I find out my client's exclusions?</p>	<p>A list of exclusions and loadings resulting from the automated underwriting process will be summarised on the "Underwriting Outcome" pop up on the Offer of Terms page. In some situations, the application will need to be referred to an Underwriter and this may result in changed or additional exclusions and loadings. If this is the case, the page will say "Further underwriting required" and a finalised offer of terms will be emailed to you.</p>
<p>Is there an audit trail of information entered throughout the application process?</p>	<p>Yes, changes are tracked and recorded throughout the whole application.</p>
<p>What happens to the application after it has been submitted?</p>	<p>If any applicant's status was "Further Underwriting Required" we will be in touch with you to confirm the terms upon which cover will be offered by nib. Otherwise we will set up the policy and email your client a welcome pack provided the payment details are correct. We'll also email you a copy of the information we send the client.</p>
<p>Why do I get an error message within nibAPPLY and how do I fix it?</p>	<p>Your internet connection might be weak or lost, in this case please refresh your browser or go to the 'In progress' tab and select the application (it will automatically be saved). If you have 4G connection, make sure you have at least 3 bars or more to avoid connection loss.</p>
<p>Will the completed application be sent to advisers?</p>	<p>Yes, the completed application will be emailed to both the adviser and each applicant.</p>

<p>What do I need to do if I have submitted an application and I need to update some of the information entered?</p>	<p>Email <b>newbusiness@nib.co.nz</b> as soon as possible with the client's full name and "nib application requirements" in the subject heading.</p>
<p>How will I know if an application has been successfully submitted?</p>	<p>When an application is submitted you will receive confirmation of a successful application automatically as part of the application process. We expect 80% of all applications to be issued on the spot, with 20% further underwriting required.</p>
<p>How can an applicant set up their premium payment?</p>	<p>Both direct debit and credit card payments are part of the end-to end solution via nibAPPLY, you don't need to attach any payment forms.</p>
<p>Why is there a double deduction and how can I avoid it for my client?</p>	<p>A member's first payment needs to take place within the same month the policy starts to avoid a double deduction. For example; if a member starts their policy on 20/07/20 and wants to pay on the 1st of each month, the first payment on 1/08/20 will be a double deduction as there was no deduction in July. Should the member choose to pay on the 28th of each month, the first payment on 28/07/20 will be a single deduction.</p>
<p>Is nibAPPLY going to affect my commission payments in any way?</p>	<p>No, commission options and payments will stay the same.</p>
<p>What number do I call if I have an enquiry or need support?</p>	<p>Please contact our new business team at <b>newbusiness@nib.co.nz</b>, call <b>0800 238 642</b> or contact your Adviser Partner Manager</p>