Aviva Confidential Share

Smarter underwriting. Better outcomes.

Frequently Asked Questions (FAQ)

1. What is Aviva Confidential Share?

Aviva Confidential Share is a new enhancement within our online new business process that allows customers to complete their personal underwriting questions directly, securely and in the privacy of their own home.

2. Do I have to use Aviva Confidential Share with my customer?

No. You have the option to use this new service or complete the underwriting questions directly with the customer yourself.

3. How long does the customer have to complete Aviva Confidential Share?

The customer has **14 days** to complete the full set of underwriting questions.

4. Will customers receive reminders if they haven't completed Aviva Confidential Share?

Yes. Customers receive reminders on:

- Day 2
- Day 5
- Day 9
- Day 12
- End of Day 14: notification advising the time has expired

5. Can customers pause and return to Aviva Confidential Share later?

Yes. They can stop at any point and return later. They will automatically resume at the last unanswered question.

6. Is support available for customers completing their health questions?

Yes. The questions are designed to be clear and easy to understand.

Additional support is available in the **Customer Guide**.

7. Is DocuSign part of Aviva Confidential Share?

Yes. DocuSign is integrated within Aviva Confidential Share. Customers will sign:

- The policy declaration
- The Direct Debit mandate (where applicable)

8. How does the broker sign the Intermediary Declaration?

The Intermediary Declaration is now fully integrated into the online new business process.

Brokers simply confirm it within the system - no DocuSign is required.

9. How long does the customer have to complete DocuSign?

DocuSign follows the same 14 day timeframe as Aviva Confidential Share.

10. Can the broker cancel Aviva Confidential Share once it has been sent?

Yes. If the customer has not completed the process, you can cancel it and complete the underwriting questions yourself with the customer.

11. Is an underwriting decision available once the customer completes their questions?

Yes. An underwriting decision is generated in real time once the customer completes all questions. This decision is not shared with the customer - it is sent directly to you, the broker.

12. Can the broker view the customer's answers?

Yes. Once the customer completes Aviva Confidential Share, you can view all of their responses exactly as you do today. These answers are view-only, you cannot edit them.

13. Are the underwriting questions the same as the ones currently used?

Yes. The question set is unchanged.

14. How can I track customer progress?

You can monitor progress through:

- My Recent Proposals
- The Underwriting Invitations dashboard (under New Business)

Both provide current status updates.

15. How does “Life of Another” sign the declaration?

This will be sent directly to them via Docusign.

16. For “Life of Another” cases, can the policy owner see the completed health questions?

No. The policy owner cannot see the health questions or answers.

They must sign the policy declaration.

17. Is anything additional required for two life cases?

No. Each life will receive their own Aviva Confidential Share link and will complete it independently.

18. What if the customer doesn’t want to continue with Aviva Confidential Share?

You can either:

- Cancel Aviva Confidential Share, or
- Complete the underwriting questions directly with the customer

19. Do customers receive a separate link for each product they apply for?

No. If multiple products are selected, the customer receives one single link that includes all the underwriting questions required for every product they’ve applied for.



It takes Aviva

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