



# COVID-19 Underwriting Updates

**Changes are occurring rapidly. Please check with your New Business Consultant before submitting rated cases or non-rated cases above age 70.**

**Updated as of April 28, 2020**

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits
AIG	<p><b>A Statement of Health (PHS) is required on all policy approvals until further notice.</b>            Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days. These postponed cases may be reconsidered after 30 days from full recovery when submitted with APS information indicating that there is no evidence of current infection from COVID-19 and health status has returned to previous level. Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days. These postponed cases may be considered after all international travel is complete, the proposed insured has been back in the United States for a minimum of 30 days, and no further international travel is planned this year. Additionally, there are several conditions that, in general, make a person more susceptible to COVID-19 and its more severe health impacts, including but not limited to coronary artery disease, metabolic disorders, respiratory impairments and underlying malignancies. Individuals with these co-morbid conditions will also be postponed. These additional temporary guidelines are now implemented on both formal and informal cases until the COVID-19 situation has diminished: For individuals aged 70+, all cases will be postponed. For individuals aged 60-69, all rated cases inclusive of all medical flat extras will be postponed. For individuals aged 50-59, all cases assessed greater than Table B inclusive of all medical flat extras will be postponed. For individuals aged &lt;50, all cases assessed greater than Table D and/or all medical flat extras will be postponed.</p>		<p><b>March 13</b>-Secure Lifetime GUL 3-            \$500,000 premium cap            Platinum Choice VUL 2-            \$1,000,000 premium cap            Above premium caps apply to premiums in any policy year, which also include any lump sums or 1035 exchange amounts. Winflex Web Illustration systems will be updated with new premium limit on April 3, 2020.</p>
American National	<p>As of now, our exam companies report that they are not doing exams in Puerto Rico, Pennsylvania, and the San Francisco Bay area. Under our current policy, we have 60 days to perform an exam, so we will hold that application open for that amount of time. All our examination companies have notified us that they are questioning applicants about symptoms. If there are questionable issues, they will postpone the examination. We will not issue coverage to anyone with imminent travel plans to any level 3 country (currently South Korea, Europe (including the UK and Ireland), China, Malaysia, Venezuela, and Iran.)</p>	<p>Temporarily expanding acceleration criteria to approve <b>50% more</b> cases without the usual medical exam and APS. Ages 50 and less, face amounts \$100k - \$1 million- ratable ratings applied-if exam or APS can be obtained later we will re-underwrite for a better class if warranted. All new business and March submitted cases. Paper and e-Apps. Not available in NY.</p>	

AXA (Equitable)	<p><b>April 14-</b>Proposed Insureds who have tested positive for COVID-19, await a COVID-19 test result and/or are self-isolating with symptoms based on medical advice will be postponed. Proposed Insured who have fully recovered from COVID-19 (returning to normal activities) or self-isolation with symptoms based on medical advice:</p> <p>Up to 1 month since recovery: Postpone  &gt;1 month since recovery: Able to offer at +0</p> <p>Proposed Insureds who have self-isolated due to possible or known contact to COVID-19 and are without symptoms and/or a diagnosis of COVID-19:</p> <p>Up to 1 month since recovery: Postpone  &gt;1 month since recovery: Able to offer at +0</p> <p>Foreign Travel: Outside of U.S.-Postpone until 30 days after return. Past Travel: same with amendment confirming no symptoms tied to COVID-19</p>	<p><b>Beginning April 1</b>, up to and including age 55, face amounts up to and including \$2 million, VUL Optimizer and BrightLife Grow (must reflect target premium or greater in each of first 5 years) and COIL Institutional Series. An amendment, confirming that the insured has not tested positive for COVID-19 or experienced symptoms consistent with COVID-19 since the most recent Part II on file (PMed, MIQ or FME), will be included on all policies</p>	
Cincinnati Life	<p><b>April 20-Announcing temporary guidelines on newly submitted applications received on or after April 27. These do not apply to apps that are pending or cases that are issued or approved and awaiting policy issue requirements.</b> Changes: Requiring a Statement of Good Health on delivery of every new policy (excludes voluntary payroll deduction policies)</p> <p>Extending our underwriting window by 30 days to allow additional time for exams to be completed and medical records to be received. Any premium collected with the app will still be returned after 60 days.</p> <p>Modifying guidelines for travel, issue ages and ratings. Not accepting applications for: Ages 60-79 with rating greater than Table 2 or any flat extra due to a medical impairment and Ages 80 and above.</p>		
John Hancock	<p>3 Ways to secure coverage:<b>1.</b> Alternative to paramed/exam when not obtainable-For the following ages and amounts we will routinely consider recent and comprehensive medical records as an alternative to a current paramed or exam: Face amounts up to \$5 million for ages 18-65. Face amounts up to \$3 million for ages 66-70. May be able to apply this practice to face amounts up to \$10 million for ages 18-60 and up to \$5 million for ages 66-70, subject to individual case consideration.<b>2.</b> Expanding Express Track UW process to include paper apps and no telephone interview. Submissions must include the application ("Part I"), the medical supplement ("Part II") and any other applicable authorizations. All application elements must be submitted simultaneously. The medical supplement ("Part II") is not automatically included in the application kit and it should be completed by the agent. <b>3.</b> Providing our capabilities for EHR access when APS is not available. Contact JH underwriting for details and availability.</p>	<p>Due to the current COVID-19 pandemic and its impact on your business, <b>we are extending the Vitality PLUS automatic one-table upgrade program for customers approved with a substandard rating.</b> It was previously scheduled to terminate on March 31, 2020. Now it <b>will be extended for applications received prior to June 1<sup>st</sup> and paid by June 30, 2020.</b> No final offers on cases where applicant is 80+. We will review cases with the goal of moving them on when things change.</p>	

Legal & General	<p>Applicants in the below age ranges whose assessed risk class exceeds rated table parameters AND the risk profile includes any of the underlying chronic conditions referenced in the bulletin will be postponed for a minimum of 6 months: Ages 50-64 and risk profile exceeds Table 6 Ages 65-70 and risk profile exceeds Table 4 Ages 71-75 and risk profile exceeds Std</p>	<p><b>Effective April 8, 2020</b>, for any pending or newly submitted formal applications In addition to AU, Exam Substitutions for Applicants with Recently Completed Physicals: Ages 20-50 Max Face \$2 million and Physician visit within last 24 months. Ages 51-60 Max Face \$1 million and Physician visit within last 18 months. Ages 61-65 Max Face \$1 million and Physician visit within last 12 months. Ages 66-70 Max Face \$500k and Physician visit within last 6 months. See bulletin link at right for all details.</p>	
Lincoln	<p>Beginning <b>Monday, April 13, 2020</b>, temporary updates will apply to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln MoneyGuard®.</p> <p><u>The following updates are temporary and apply to all Term, Universal Life, Indexed Universal Life and Variable Universal Life policies:</u></p> <ul style="list-style-type: none"> <li>•Internal retention reductions</li> <li>•Table Reduction Program guidelines updates</li> <li>•Accelerated Benefit Riders (ABR) will be declined for certain cases</li> </ul> <p><u>The following updates apply to all Lincoln MoneyGuard policies:</u></p> <ul style="list-style-type: none"> <li>•Substandard cases ages 70 and up will be postponed (Lincoln currently issues Lincoln MoneyGuard cases up to Table 4 at a standard rating) <b>Please see bulletin to the right for FULL details! <a href="#">April 27-Additions to Postpones: All cases with a Flat Extra GREATER than \$5 per \$1,000 and all cases with a Table rating and flat extra.</a></b></li> </ul> <p>Note: There are no changes to Lincoln's auto-bind limit of \$60 million. Internal retention is only used for cases that are over Lincoln's Jumbo limit of \$65 million, offers over the Jumbo limit will be limited to \$5 million.</p>	<p>Formal applications in QUOTE, APPROVED, ISSUED or PLACED status as of <b>4/13/20</b> not impacted but all newly issued Lincoln MoneyGuard® III policies will include an endorsement titled Lincoln Living Well, which replaces the Lincoln Concierge Care Coordination contract language, in approved states. This contract update provides Lincoln the flexibility to continue to add a variety of wellness care management tools and new technologies as they become available. See bulletin to the right for full details.</p>	
Mutual of Omaha	<p>All fully-underwritten life insurance cases where the proposed insured has plans to travel internationally between now and the end of the year will be postponed. These postponed cases may be considered after all international travel is complete, the proposed insured has been back in the United States for a minimum of 30 days, and no further international travel is planned this year. We will be postponing all fully-underwritten life insurance cases in the following categories:</p> <p>If the individual is age 70 and above</p> <p>If the individual is age 60-69 and is rated greater than a Table 2. We will also be temporarily suspending the FIT Underwriting Credit Program for all insureds age 60-69. <b>All Fully Underwritten Life products (Income Advantage IUL, Life Protection Advantage IUL, AccumUL Answers, Term Life Answers 10, 15, 20, 30years) will require a signed Statement of Good Health from the customer.</b></p>	<p><b>Effective: April 08, 2020</b> AU maximum face amount increased to \$2M  Ages 18-55 Face Amounts: \$100k - \$2M  Available Products: Term Life Answers 10, 15, 20 and 30years, Income Advantage IUL and Life Protection Advantage IUL  Speed eTicket (Drop Ticket) process only.  <b>Temporarily not be accepting LTC applications for individuals age 65 and older.</b></p>	

Nationwide	<p>Medical Requirements Substitutions: Age 18 to 50: \$100,000 to \$2 million Age 51 to 60: Up to and including \$1 million. Now allowing Std or better risk classifications If exams are needed, we will consider a completed physical, including labs, with all results normal within the prior 24 month. Confirmed exam and lab results through digital health data. Age 18 to 50: Over \$2 million and Age 51 to 60: Over \$1 million Case meets regular accelerated underwriting guidelines for eligibility. Applicant has had a complete physical, including labs, with all results normal within the prior 24 months. We can confirm the exam and lab results through digital health data. Standard or better risk classifications only</p>		
One America	<p><b>Beginning May 1</b>-For Care Solutions, the temporary changes to our business limits include: Ages 70 and above, Only single pay is allowed, COB must also be single pay, Annuity-Funded Whole Life and Asset Care 2 &amp; 3 remain available, The full suite of Annuity Care products remains available (COB pay periods remain as they are today on annuities), No rated cases allowed  We are suspending the following:Asset Care Recurring Premium Whole Life, Asset Care 4, Asset Care with Return of Premium  Ages 69 and below-No changes to current guidelines  For ages 70 and above, cases not meeting these criteria will be postponed.</p>	<p>For <b>all</b> underwritten products- traditional and Care Solutions, Certificate of Insurability (COI)required upon policy delivery for all sales-Cash on Delivery (COD) and Cash with App (CWA). The COI or Statement of Health is included with the policy delivery packet and can also be found on the OneAmerica FormsPipe library. The COI must be received before the policy can be put in force/paid.</p>	
Pacific Life	<p>Applicants Traveling From Travel-Ban Countries—If an applicant has traveled from one of the travel-ban countries as found at the U.S. Department of State (Travel.State.Gov), a 14-day delay period will apply: After the 14-day delay period, if the individual tests negative and is cleared, an application may be submitted or a policy delivered. After the 14-day delay period, if the individual tests positive, an attending physician statement must be received stating the virus has been cleared and is required prior to submitting an application or delivering a policy. <b>We are temporarily postponing acceptance of all applications for PL Promise Term and PL Promise GUL:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Individuals aged 71 and older; or</li> <li><input type="checkbox"/> Individuals of any age rated worse than a Table Four.</li> </ul>	<p>There may be situations where we are unable to obtain traditional medical requirements due to either vendor closure or limited staff- we're temporarily offering an alternative for pending or newly submitted formal applications: Pacific Life will use other available data sources to underwrite in lieu of in-person exams for applicants 60 or younger, \$ 1 mil and standard or better risk classes.</p>	<p><b>April 01</b>-New PL Promise GUL1 business limits to face amounts of \$2.5 million or less. PL Promise GUL is a universal life insurance product with no-lapse guarantees. Cases submitted prior to April 1, 2020 must be processed by Friday, May 15, 2020 to be eligible for a face amount over \$2.5 million.</p>

Principal	<p>Anyone planning travel outside the U.S. may be subject to postponement of their application until travel is completed and appropriate time has passed since traveling. Anyone who traveled outside the U.S. by airplane or cruise, will be postponed until 30 days after their return to the U.S. Anyone who has been tested or been treated for COVID-19 is expected to disclose this on their life insurance application or supplement we provide. <b>Effective immediately, we will request a statement of health at policy delivery.</b> Effective March 24, 2020, for any pending or newly submitted formal applications, we're offering additional solutions to underwrite without exam requirements. Additional changes: Insured ages up to 59 will have a maximum table rating of either Table 6 or a flat extra of \$10.00/1000. Insured ages 60-80 will have a maximum table rating of either Table 2 or a flat extra of \$5.00/1000 Ages 81+ will not be considered at any rate class until further notice. Survivorship cases-both lives need to meet these guidelines. Additionally, risks with a combination of a table rating and flat extra will be postponed, and as a regular practice, we do not convert table ratings to flat extras nor flat extras to table ratings. These guidelines will be effective for any formal applications dated March 25, 2020 and after. Formal applications dated prior to March 24, 2020 and received by April 9 or later will follow these new guidelines.</p>	<p>We've developed some temporary guidelines to the Principal Accelerated Underwriting program. We will regularly review these guidelines and reserve the right to make changes at any time. For ages 18-40 face amounts up to and including \$1,000,000 - no change to Accelerated Underwriting program. Face amounts from \$1,000,001 to \$2,500,000, and meets the following requirements: case meets regular AU guidelines for eligibility, applicant has had a complete physical including labs with all normal results within prior 24 months and results can be confirmed through digital health data.</p>	<p>A \$1 million annual premium limit in all policy years. Includes all recurring premiums, 1035 Exchange values, lump sums, and multiple applications on the same insured. Consideration given for select cases over \$1 million. Applies to all UL, SUL, IUL, and VUL products, except Principal Executive Variable Universal Life III used for nonqualified deferred compensation. The Principal illustration system will reflect this premium limit beginning April 6, 2020. Applications signed on or after April 13, 2020, must adhere.</p>
Protective	<p><b>Effective April 15</b>-postpone coverage on age 80 and above. Ages 70-79 applicants must qualify for Std or better AND have no significant underlying medical condition or treatment that makes them more susceptible to COVID-19 death. Ages 60-69 applicants must qualify for Table 4 or better AND have no significant underlying medical condition or treatment that makes them more susceptible to COVID-19 death. Ages 0-59: Protective will consider applicants with all medical impairments through Table 4. Applicants rated over Table 4 will be considered on a case-by-case basis if individual has no significant underlying medical condition or treatment that makes him or her more susceptible to COVID-19 death. All fully underwritten coverage approved on any applicant, regardless of age or face amount, will require a Statement of Health to be signed on delivery. Includes applicants not approved for instant issue of simplified issue life insurance or single payment whole life.</p>	<p>We will no longer accept cash with application to bind coverage under the TIA in the states of CA and Kansas. Any premium submitted with CA or Kansas applications as of this date will be returned. (This requirement does not apply to applicants for simplified issue life insurance. In these cases, we will return any submitted premium if the case requires full underwriting.)</p>	<p>New Annual Premium Limits:  Advantage Choice UL- \$500k  Indexed Choice UL- \$1M  Custom Choice UL-\$1M  ProClassic II UL-\$1M</p>

Prudential	<p>Temporarily we will no longer accept any application at age 80 and over until further notice, effective April 6, 2020. Postponing any applications at ages 65 and over with a rating class of Table D or higher. Postponing any rated case in which client presents a chronic respiratory condition. <b>April 24-</b> Per our initial guidance on April 3, any case rated Table D and higher at ages 65 and above will be postponed. At ages over 60, this same guidance may apply, and we will pay special attention to a history of ratable coronary artery disease and immunodeficiency disorders. The underwriter will look for good follow-up with the client's personal physician, as well as excellent control of the respective medical condition (cases may be postponed if either of these requirements are not present). Temporarily requiring additional senior leader sign-off for all cases where more than \$10M of Prudential retention is requested. However, we do expect rare circumstances where we'll use our full \$20M of retention. This is a temporary restriction and we fully expect to return to our \$20 million of retention without additional review in the future.</p>	<p>PruFast Track increased to \$3M. Discontinuing medical exams/labs where possible for face amounts equal to or less than \$3M, ages 60 and under. Prudential will be responsible for ordering medical requirements <u>in all cases</u> only if needed. Using Human API and other methods drive fast decisions w/ minimal requirements. Cases will NOT be eligible for PruFast Track if medical requirements are submitted w/ app or indicated to have been ordered. <b>April 27-</b> Consent for Electronic Policy Delivery form (ORD115309), authorizing Prudential to issue a policy electronically, included in all policy delivery packages. This form is required to complete placement whenever the policy is provided in a non-paper format.</p>	<p><b>Effective April 13-</b> Suspending sales of 30-year Term Essential and 30 year Term Elite</p>
SBLI	<p><b>Effective April 17,</b> For cases aged 59 or younger: Table 6 or better, we are continuing to accept applications. Table 7 or higher, postponing applications until further notice. For cases aged 60 or older: Table 2 (150%) or better, we are continuing to accept applications. Table 3 or higher, postponing applications until further notice. <b>A statement of health will be required on all cases going forward on policy delivery and must be signed and returned.</b> Please note, our e-Policy delivery system enables the policyholder to accept, sign and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.</p>	<p>Effective April 6-Until further notice, we are temporarily suspending taking cash with an application to bind coverage under the Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement. No plans at this time to make any changes to the Accelerated Underwriting program parameters.</p>	
Securian	<p><b>April 10, 2020-Traditional Life Underwriting</b> (includes underwritten policy changes) Ages 71 and older: new applications will not be accepted. Currently pending applicants rated standard or better will be issued. Currently pending applicants who are rated worse than standard will be postponed until at least June 15, 2020.</p> <p>Ages 61 through 70: offers for new and pending applicants who are rated Table B or worse will be postponed until at least June 15, 2020.</p> <p>Ages 51 through 60: offers for new and pending applicants who are rated Table C or worse will be postponed until at least June 15, 2020.</p> <p>Ages 50 and younger: offers for new and pending applicants who are rated Table G or worse will be postponed until at least June 15, 2020.</p> <p>Money will not be accepted with new applications until at least June 15, 2020, and temporary insurance agreements will not be available during this time.</p> <p><b>SecureCare UL Underwriting:</b> Ages 71+ New applications not accepted. Currently pending applicants with mortality assessed at standard or better will continue to be underwritten. Currently pending applicants with mortality assessed worse than standard will be postponed until at least June 15, 2020. Money will not be accepted with new applications until at least June 15, 2020; and temporary insurance agreements will not be available during this time</p>	<p><b>WriteFit accelerated underwriting increases max face amount to \$3M for ages 18-50.</b> WriteFit eligibility is determined by answers to the tele-interview</p>	<p><b>April 10, 2020</b> Premium Limitation: The maximum amount of premium for Eclipse Protector II IUL policies is being reduced to the greater of 5 times target premium or \$250,000 in any year. This maximum is inclusive of both out-of-pocket premiums and 1035 proceeds. Please note that pending and new applications received on or before April 17, 2020, will be permitted to process and pay at our current guidelines until May 29, 2020. Non-underwritten internal exchanges for individuals age 81 and older are not available.</p>

Symetra	<p><b>Effective April 15:</b> Ages 80 and above postpone 45 days. Ages 70-79 all risks over non-tob standard postpone 45 days. Ages 66-69 all risks over non-tob Table 2 postpone 45 days. Ages 60-65 all risks over non-tob Table 4 postpone 45 days. Updated bulletin release later today (Tuesday, April 14, 2020)</p>	<p><b>No Paramed, No APS, No Lab or fluid UW</b> up to \$2,000,000 any Symetra Permanent Product ( Accumulation IUL, PIUL &amp; GUL) Available Ages 18-50, Underwriting Classes – Standard, Pref &amp; Pref Plus UP TO \$1,000,000 any Symetra Permanent Product ( Accumulation IUL, PIUL &amp; GUL Available Ages 18-60, Underwriting Classes- Standard, Pref, Pref Plus-Domestic Cases Only -Completed App and Part 2 Non Med and Symetra will do a prescription check, MVR and MIB</p>	
Transamerica	<p>Starting on 4/8/2020, these new guidelines will be in effect until further notice for Trendsetter® Super, Trendsetter® LB, Transamerica Financial Foundation IUL®, and Transamerica Lifetime. Traditional paramed exams and labs will still be accepted at the current medical guidelines for clients under 75 years old — the following chart outlines options in lieu of the traditional paramed requirements:</p> <ul style="list-style-type: none"> <li>• Due to the circumstances around COVID-19, Transamerica will not be accepting applications on clients over the age of 75 for all life insurance products and unable to offer LTC Riders or Chronic or Critical Living Benefit riders through age 55 (age 56+)</li> <li>• Requests to reduce face amounts to nonmed levels to waive medical requirements will be honored; contact your Underwriter to request this.</li> </ul>		
Zurich	<p>For all formal applications already received, we will apply our standard underwriting guidelines. For all new formal applications, the following guidelines are temporarily in effect: For Issue Ages up to 60 - we will continue to make offers on cases that are Table H or better, except if one of the following COVID-19 comorbidity conditions exists. If one of the following conditions exists, we will make offers on cases that are Table D or better: Obesity, Chronic respiratory conditions, such as COPD, asthma, emphysema, etc., Chronic kidney disease, Diabetes mellitus, Heart disease, Cancer, Hypertension, Immunocompromised illness (e.g. Crohn's, ulcerative colitis, HIV, SLE, RA), Solid organ or bone marrow transplants, Long term use of immunosuppressive treatments</p> <p>For Issue Ages 60-69: we will continue to make offers on cases that are Table D or better.</p> <p>For Issue Ages 70-79: we will continue to make offers on cases that are Table B or better.</p> <p>For Issue Ages 80-85: normal guidelines apply; insured must be Standard or better.</p>		