



# COVID-19 Underwriting Updates

Carrier	Underwriting Update	Other Changes	Link to Bulletin
AIG	Postpone cases with planned or current travel to China/Hong Kong, Italy and South Korea. This will apply effective March 9 to all currently pending cases as well as new business. Postponed cases will be considered further after: All travel has been complete. The client has been back in the United States a minimum of 30 days and no further travel is planned to countries listed above. As the impact of COVID-19 is felt across the globe, we are monitoring advisories by federal and international agencies to determine how they may affect underwriting. We will require a statement of health for all life insurance policy approvals moving forward, however, the vast majority of our underwriting requirements remain unchanged. This situation remains fluid and we may adjust accordingly as new information becomes available. If you have a specific case needing special attention or review, please reach out to your Underwriting Team Manager directly.		<a href="#">AIG UW Update 03/27/2020</a>
Allianz	If your clients have traveled to China or Italy, we will review each on an individual case-by-case basis. Many states have regulations influencing any broad positioning and therefore limit us from addressing this with a blanket approach. Our PHI process supports the client's confirmation of health status at delivery, and the expectation as part of the contract is for the client to provide any change of health at that time. <b>A statement of health is required on all issued policies. If there has been a change, underwriting will review and assess its significance. (Changes can lead to further investigation or postponement of coverage with potential reconsideration.)</b>		<a href="#">Allianz UW Update 3/2020</a>
American National	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.)		<a href="#">American National FAQs 3/24/2020</a>
AXA (Equitable)	Proposed Insureds who test positive for COVID-19 will be postponed until fully recovered. Future Travel outside of the United States: Postpone with reconsideration 30 days after their return. Past Travel outside of the United States: Consider 30 days after the proposed insured returns to the United States with amendment confirming no symptoms tied to COVID-19 Approach to future and past travel applies to states which allow adverse action for travel. Until further notice, our International Underwriting Program is not available	<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.	<a href="#">Equitable UW Update 03/30/2020</a>
Cincinnati Life	<b>Effective March 23, 2020, all policies issued by The Cincinnati Life Insurance Company will require a Statement of Good Health to be signed on delivery.</b>		

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Global Atlantic	For applicants age 18-60, up to \$2 million face amount, if the applicant lives in a location where a paramed exam and labs cannot be completed, please contact your Global Atlantic underwriter to discuss other potential methods for providing the required underwriting information – for example, through submission of a physical examination and labs completed by a personal physician within the prior 12 months. Underwriting offers for any permanent resident or U.S. citizen who has traveled outside of the U.S. within the past 30 days or has future plans to travel outside the U.S. will be postponed. Individuals who have been exposed to COVID-19 or tested positive for COVID-19 will be postponed for 30 days and will be reconsidered subject to satisfactory evidence showing they have fully recovered. Individuals who have recovered after hospitalization for treatment for COVID-19 will be postponed for 6 months after treatment and reconsidered subject to satisfactory evidence showing they have fully recovered.	We are currently working to expand and enhance our Fast Lane Program using new underwriting tools – stay tuned!	<a href="#">Global Atlantic UP Update 03/27/20</a>
John Hancock	Applicable to all new and pending applications: We will require a statement in the “Special Instructions” box in Part I, Section L of the application indicating whether or not each proposed insured or any household member has within the past 30 days traveled or resided outside of the U.S. or has traveled by cruise ship, or has come into close contact with anyone known to the insured to have tested positive for COVID-19. If travel has occurred, we would also expect the statement to indicate where they traveled and when they returned. If an affirmative or negative responsive statement is not included in the application for each proposed insured, we may ask for an application amendment.	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 will be extended for <b>applications received prior to June 1<sup>st</sup> and paid by June 30, 2020.</b>	<a href="#">John Hancock UW Update 3/13/2020</a>
Legal & General	For applicants with planned future travel: At present, we will postpone consideration of all submissions on applicants planning to travel to China and any country with a U.S. State Department level 3 or 4 advisory or Centers for Disease Control (CDC) Travel Health Notice until 30 days following their return. For applicants who have recently completed travel: <b>Persons returning from China and any country with a U.S. State Department level 3 or 4 advisory or CDC Travel Health Notice, will be asked during the underwriting process about any illnesses—specifically about fever, cough, and shortness of breath and may be required to sign a Good Health Statement and wait 30 days following their return.</b>		<a href="#">LGA Bulletin 3/10/2020</a>
Lincoln	For any planned travel to a Level 3 country identified by the CDC, intended to be completed by June 30, 2020, or 14 to 30 days after the CDC lowers the alert status, the underwriting offer will be postponed indefinitely. Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status. Indication of planned travel after June 30, 2020, to a level 3 country identified by the CDC will be evaluated on a case by case basis depending on the situation. Postponement is likely, but limited face amount options could be considered depending on the age and country.	Lincoln will reevaluate our position in June 2020, as the situation changes, and as the CDC and World Health Organization gives further guidance. If travel plans to a level 3 country are cancelled, we will amend the application and proceed with completing the underwriting process.	<a href="#">Lincoln UW Update 03/30/2020</a>

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Mutual of Omaha	<p>If the proposed insured or any member of his or her household has traveled or resided outside of the United States within the past 30 days, the application will be postponed until 30 days following their return.</p> <p>If the proposed insured or any member of his or her household has come into close contact with anyone known to the insured to have tested positive for COVID-19, the application will be postponed until 30 days following their exposure.</p> <p>In addition, anyone testing positive for the COVID-19 virus or those who have been hospitalized or quarantined for the virus will have their application postponed for a minimum of 90 days.</p>	<p>New: Now allowing fully-underwritten IUL policies to be submitted using Speed eTicket. Face Amounts up to \$5 million ages 18+and using AU Amounts up to \$1 million and ages 18-55.</p>	<p><a href="#">Mutual of Omaha UW Update 3/24/2020</a></p>
Nationwide	<p>It's a challenging time for examinations and APS ordering, so we are continuing to look at other options to obtain needed information, e.g. downloads from patient portals, and physician's exams with labs within the past 12 months . 4 ways to simplify the UW process: Intelligent Underwriting with e-apps and tele-interviews, Care Matters-tele-interview, Term Plus Perm (clients with recently purchased term to purchase additional perm without new underwriting and Executive Advantage-up to \$3 million of IUL or VUL with phone interview and existing executive physical.</p>	<p>As of March 20th, clients are now eligible for an IU application at any age and face amount, within product guidelines.(Not in NY) <b>Increased face amounts on AU \$2 million on term and UL ages 18-50</b></p>	<p><a href="#">Nationwide Bulletin 03/16/2020</a></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.</p>	<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><a href="#">PacLife UW Update 3/19/2020</a></p>
Principal	<p>Anyone planning to travel outside the U.S. may be subject to postponement of their application until travel is completed and an appropriate time has passed since traveling. For anyone who has traveled outside the U.S. by airplane or cruise ship, applications will be postponed until 30 days after the date of their return to the U.S. Anyone who has been tested or been treated for COVID-19 is expected to disclose any tests or treatments 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.</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. <b>Face amounts from \$1,000,001 to \$2,500,000</b>, 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 href="#">Principal UW Update 03/26/2020</a></p>

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Protective	<p>Effective March 26, 2020 any coverage approved on applicants aged 60 or greater will require a Statement of Health to be signed on delivery. (This requirement does not apply to applicants for single payment whole life insurance.) we will no longer accept cash with application to bind coverage under the Temporary Insurance Agreement in the states of California and Kansas. Any premium submitted with California 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.)Coverage will be postponed on any individual recently returned from international travel for a period of 30 days following his or her return. In addition, coverage will be postponed on individuals with any planned travel outside the U.S.</p>	<p>You may contact the underwriter to assess whether there is evidence of insurability available through APS or other data that may be used in place of an exam or lab requirement. Reviewed on a case-by-case basis. Please note that in the event there is alternative exam information, we will still need a current nonmedical (Part 1A) as medical declarations are an essential part of the life insurance policy</p>	<p><a href="#">Protective COVID-19 Resource Center</a></p>
Prudential	<p>Your New Business Case Management and Underwriting teams remain focused on your work and can be accessed through the established phone lines and email addresses. There have been no changes to your new business key contacts or hours of operation. Utilize the easy "e-submission through e-delivery capabilities"</p>		<p><a href="#">Prudential Vendor Service Update 03/24/2020</a></p>
SBLI	<p>People traveling to or from affected countries<sup>1</sup> listed on the US travel ban will be postponed, and anyone recently returned from one of these countries will be postponed for 30 days immediately following their return and must show no signs or symptoms of COVID-19. A Good Health Statement may be required on policy delivery for clients age 60 and over and for any underwriting offer that is approved at a substandard rate. SBLI will keep pending cases open for a 90-day period as we may experience delays in obtaining records from our 3rd party vendors. We have no plans at this time to make any changes to our Accelerated Underwriting program.SBLI policies do not include any exclusions related to death as a result of COVID-19 or any other Pandemic.</p>		<p><a href="#">SBLI UW Update 03/26/2020</a></p>
Securian			
Security Mutual	<p>COVID-19 presents unique underwriting factors. We are carefully evaluating travel and will postpone confirmed COVID-19 cases for a minimum of 3 months post recovery-due to the current unknown short term outcomes for COVID-19. Before applying for life insurance, please contact underwriting for guidance if the proposed insured or member of their household: traveled in the last 30 days, is awaiting test results, has tested positive or had any known exposure to anyone testing positive for COVID-19 or is subject to a federal, state or local order of quarantine</p>		

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Symetra	<p>Until further notice, a Good Health Statement (Supplemental Statement of Health) will be required to be signed at policy delivery on all cases or prior to initiating any 1035 exchange. The Good Health Statement will attest that there has been no change to the applicant's health status.</p> <p>Any permanent resident or U.S. citizen who has traveled internationally within the past 30 days will be postponed for 30 days from the date of their return, unless prohibited by state law. Applicants with future plans to travel internationally in the next 60 days will be postponed. Anyone diagnosed with COVID-19 will be postponed for at least 30 days and be reconsidered at that time with APS information indicating the virus has cleared and health status has returned to baseline. Anyone who has been exposed with COVID-19 will be postponed for 30 days and be reconsidered at that time with evidence showing no infectious process. For those cases that are not already a decline, any informal or formal case over age 70 with co-morbidities that cause the risk to be Table 4 or above (these conditions are diabetes, obesity, coronary artery disease, respiratory disorders), will be postponed for 90 days.</p> <p>For applicants up to age 70 and face amounts of up to \$5 million, we will consider cases on a case-by-case basis where a paramed exam cannot be completed, but the insured has had a complete physical within the past 12 months which includes blood work results.</p>		<a href="#">Symetra UW Update 3/24/2020</a>
Zurich	<p>From an underwriting perspective, Eileen Ehlers, our Chief Underwriting Officer, is watching the situation closely along with our underwriting team. Currently, due to the fluid state we are dealing with, we will handle cases in which an applicant has plans to travel overseas on a case by case basis.</p>		<a href="#">Zurich Life Update 03/24/2020</a>

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