

# COVID-19 Underwriting Updates

Carrier	Underwriting Changes Due to COVID-19	Other Changes	Link to Bulletin
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. Any case 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. This approach is subject to change as the situation continues to evolve. 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 regardless of current risk assessment of their non-COVID impairments</p>	<p>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><a href="#">AIG UW Update 04/08/2020</a></p>
Allianz	<p>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> Please see bulletin (04/06/2020) for alternatives to Exam Requirements</p>	<p><b>AU Expansion from \$1.5 million to \$3 million and premium financing</b> will now be able to go through AU assuming it meets the program guidelines. Ages 25-60, Pref Nontobacco or Preferred Plus Nontobacco risk classes. Requirements: MIB, MVR, Rx, UWCRPT and PHI. Any case submitted March 16, 2020 and later not yet referred for full underwriting. AU is not offered for several countries of birth or residence with a higher prevalence of hepatitis B/C.</p>	<p><a href="#">Allianz UW Update 04/06/2020</a></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>American National is temporarily expanding its acceleration criteria to approve <b>50% more</b> cases without the usual medical exam and APS. Ages 50 and below, face amounts \$100k - \$1 million, many will have 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>	<p><a href="#">American National UW Update 04/02/2020</a></p>
AXA (Equitable)	<p>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</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.</p>	<p><a href="#">Equitable UW Update 03/30/2020</a></p>

Information as of April 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

NOT FOR CONSUMER USE

# COVID-19 Underwriting Updates

Carrier	Underwriting Changes Due to COVID-19	Other Changes	Link to Bulletin
Cincinnati Life	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.		
John Hancock	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.	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>	
Legal & General	Effective April 8, 2020, for any pending or newly submitted formal applications, we're offering additional solutions to underwrite without exams. In addition to our automated underwriting program, we've developed some temporary guidelines recognizing the current situation. <b>Exam Substitutions for Applicants with Recently Completed Physicals:</b> 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.	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	<a href="#">Legal &amp; General UW Update 04/08/2020</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 Update 04/06/2020</a>
Mutual of Omaha	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. 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. 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. <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>	Effective: April 08, 2020 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	<a href="#">4/8/2020</a>

Information as of April 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

NOT FOR CONSUMER USE

# COVID-19 Underwriting Updates

Carrier	Underwriting Changes Due to COVID-19	Other Changes	Link to Bulletin
Nationwide	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.	As of March 20th, clients are now eligible for an IU application at any age and face amount, within product guidelines. For more details: BGA Nationwide Intelligent Underwriting Process guide (Not in NY)	<a href="#">Nationwide Bulletin 03/16/2020</a>
New York Life	For Clients who have applied for insurance within the last 24 months (12 months for ages 60 and above), even if not with New York Life, and lab results are available, we will secure those results to underwrite the applicant. If an APS is required for age and amount, we will review the APS for lab results. If the lab results (blood profile and urine) are within 24 months of the application (12 months for ages 60 and above), we will use those results to underwrite applicants. Where an examiner is not seen, ECGs will be waived. App Part 1, Section A and B of the Personal History and Health Statement (Part 2), and the Telephone Inspection Report (if required for age and amount of coverage) are still needed, With full requirements, there are no limits on the best risk class. No applications accepted age 80 and above or any client testing positive for COVID-19 until they have fully recovered. We will decline applications on clients who reside or will travel to countries that the Centers for Disease Control categorize as Level 3 risks. Note that the Level 3 countries are different than the Category 3 Countries contained in the New York Life foreign travel category list. (Applications over \$3M limited to \$3M.)	For Applicants who have not had Labs/EBD in the last 24 months, we will use all available underwriting data to assess the risk. However, the best risk class available will be limited as follows: Term: a total amount at risk is limited to age 50 and below, and up to \$3,000,000, the best risk class available is Nonsmoker. Whole Life: risk is limited to ages 70 and below and up to \$3M the best risk class available is Nonsmoker. (Applications over \$3M limited to \$3M.) UL: limited to age 50 and below, up to \$3M the best risk class available is Nonsmoker.	<a href="#">NY Life UW Update 04/01/2020</a>
One America	If your preferred examiner is not available, you should consider contacting ExamOne or APPS Paramedical Services to see if another has availability instead. If you're unable to schedule with one vendor, please try the other instead of waiting for availability. •If you have clients who don't want examiners coming into their homes, ExamOne offers Patient Service Centers (PSCs) in many of their service areas. An applicant can then visit the PSC for an exam in a safe and sterile environment. Please visit ExamOne's website to learn more.	Every attempt should be made to complete paramed services if they are required for underwriting but if the required paramedical services cannot be obtained, we will consider proceeding with the case so long as the applicant has seen their physician within the last six months. Please note that obtaining these medical records will add some time to the underwriting process. Based on the information in these records, it's possible we will still need to require that paramedical services be completed and these cases will be postponed until then.	<a href="#">One American UW Update 04/06/2019</a>
Pacific Life	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> <input type="checkbox"/> Individuals aged 71 and older; or <input type="checkbox"/> Individuals of any age rated worse than a Table Four.	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.	<a href="#">Pacific Life UW Update 04/07/2020</a>

Information as of April 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

NOT FOR CONSUMER USE

# COVID-19 Underwriting Updates

Carrier	Underwriting Changes Due to COVID-19	Other Changes	Link to Bulletin
Principal	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.	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.	<a href="#">Principal UW Update 03/26/2020</a>
Protective	<b>Effective March 26, 2020 any coverage approved on applicants aged 60 or greater will require a Statement of Health to be signed on delivery.</b> (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.	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	<a href="#">Protective COVID-19 Resource Center</a>
Prudential	Face amounts for PruFast Track increased to \$3 million. Discontinuing the need for medical exams/labs where possible for face amounts equal to or less than \$3M, ages 60 and under. While we understand that historically, some of our distribution partners have preferred to order medical exams, given the challenging environment of COVID-19, Prudential has made the decision to take the responsibility for ordering medical requirements in all cases only if needed. Using sources such as Human API, along with other methods drive fast decisions with minimal requirements. Please note that cases will NOT be eligible for PruFast Track if medical requirements are submitted with the application or indicated to have been ordered.	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.	<a href="#">Prudential UW Update 04/03/2020</a>
SBLI	Any proposed insured who has recently returned from any country listed on the CDC website will be postponed for 30 days immediately following their return and must show no signs of COVID-19 or positive test results. Any proposed insured with future travel to any of these countries will be postponed for 30 days after they return and must show no signs, symptoms, or positive COVID-19 test results. <b>A statement of health will be required on all cases going forward on policy delivery and must be signed and returned.</b>	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.	<a href="#">SBLI UW Update 04/06/2020</a>

Information as of April 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

NOT FOR CONSUMER USE

# COVID-19 Underwriting Updates

Carrier	Underwriting Changes Due to COVID-19	Other Changes	Link to Bulletin
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>		
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><b>For applicants up to age 70 and face amounts of up to \$5 million, we will consider cases on a case-by-case basis</b> 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>	<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, Preferred &amp; Preferred Plus            UP TO \$1,000,000 any Symetra Permanent Product ( Accumulation IUL, PIUL &amp; GUL)            •Available Ages 18-60            •Underwriting Classes- Standard, Preferred, Preferred Plus            Domestic Cases Only -Completed App and Part 2 Non Med and Symetra will do a prescription check, MVR and MIB</p>	<p><a href="#">Symetra UW Update 3/24/2020</a></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>		<p><a href="#">Transamerica UW Update 04/08/2020</a></p>
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>		<p><a href="#">Zurich Life Update 03/24/2020</a></p>

Information as of April 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

**NOT FOR CONSUMER USE**