

COVID-19 RELATED APPLICATION, UNDERWRITING AND NEW BUSINESS CHANGES

Carrier	AIG	Equitable	Foresters	Global Atlantic	John Hancock
Temporary Insurance Agreements	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged
Paramed Requirement Alternatives	All Exam Requirements are required at this time. For areas where Exam Services are not available please contact the Underwriter	Where exams are not available (Examiners not available or social distancing) AXA is looking for alternatives which include a recent physical with their doctor in the last 12 months	No change	Ages 18-60 up to \$2M: 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.	For the following ages and amounts John Hancock will routinely consider recent medical records as an alternative to a current paramed or exam: Ages 18-65 - \$5M Ages 66-70 - \$3M We 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 61-70, subject to individual case. For these cases, medical records should include a comprehensive visit with a physical and labs within the last 12 months, accompanied by a completed Part II medical supplement form. All other submissions will be subject to routine age and amount requirements.
APS Requirement Alternatives	No change	No change	No change	Willing to review BGA sourced EHR. Reserves the right to order full medical records if EHR data not sufficient	Currently using Human API
Statement of Good Health on Delivery	Required on all policy approvals	Required on all policy approvals	Insurability disclosure has statement of good health built in. Secondary statement of good health at underwriter discretion	Required on all policy approvals	Required on all policy approvals

COVID-19 RELATED APPLICATION, UNDERWRITING AND NEW BUSINESS CHANGES

Carrier	Lincoln Financial	Mutual of Omaha	Nationwide	New York Life	North American
Temporary Insurance Agreements	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged	Published TIA remains unchanged but we are watching medical history closely and temporary insurance may be cancelled based on medical history.	Temporary Insurance Agreement terms remain unchanged
Paramed Requirement Alternatives	No change	All Exam Requirements are required at this time. For areas where Exam Services are not available please contact the Underwriter	All Exam Requirements are required at this time. If exam services are not available due to stay at home orders, etc. Nationwide is looking for alternative sources of information. We are suggesting that applications are submitted through our Intelligent Underwriting process which incorporates a Telemed interview and possible acceleration. Age and face amount maximums have been removed from the I.U. Process and we are now able to accelerate at Standard rates. We have implemented the use of LabPiQture as well as allowing APS with physical exams and labs completed within the past 12 months as substitute information.	Paramed Requirements are still the preferred method but if an insurance exam not available here are the following alternatives: • 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.	Paramed and labs up to 24 months old from our company and other companies. If used from another company we will need to amend for that.
APS Requirement Alternatives	Willing to review BGA sourced EHR. Reserves the right to order full medical records if EHR data not sufficient	No change	Yes, we are engaging with both Human API as well as working with Clareto to help obtain EHR where available. In addition we are willing to review information obtained by proposed insured's through any available health portal that is available through their care provider. We will also review full records that may be obtained directly by the proposed insured. We have also started using the LabPiQture tool through Exam One.	No. Using traditional APS. If, unable to obtain traditional APS, willing to review BGA sourced EHR. Reserves the right to order full medical records if EHR data not sufficient	North American will attempt to use Medical Billing and Labpiq data on cases that do not meet WriteAway accelerated underwriting criteria based on the client's medical history. These alternative data sources are only used at ages 18-50 face amounts up to \$1 million and ages 51-60 face amounts up to 500K.
Statement of Good Health on Delivery	Required on all policy approvals	Required on all policy approvals	Good health statement should be secured if: Any indications of COVID-19 Any travel outside of the U.S. If the application/medical information is over 60 days old Any offers on over age 60 Any offers over our Tier 1 retention	Required on all policy approvals	Required on all policy approvals

Updated 4/24/20.

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

COVID-19 RELATED APPLICATION, UNDERWRITING AND NEW BUSINESS CHANGES

Carrier	Principal	Protective Life	Prudential	Securian Financial	Symetra
Temporary Insurance Agreements	Temporary Insurance Agreement terms remain unchanged	Publish TIA remains unchanged with the exception of cases in California and Kansas. The TIA agreement is no longer available in those 2 states.	Temporary Insurance Agreement terms remain unchanged	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.	Temporary Insurance Agreement terms remain unchanged
Paramed Requirement Alternatives	All Exam Requirements are required at this time.	All Exam Requirements are required at this time.	Discontinuing the need for medical exams/labs, where possible, for new life insurance policies with face amounts of less than or equal to \$3M for individuals 60 years of age and under. Prudential has made the decision to take on the responsibility for ordering medical requirements in all cases and only if needed. Using sources such as electronic health records, we will determine whether an exam is required. We are also in the process of expanding the use of electronic medical records (Human API) along with other methods to 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.	All Exam Requirements are required at this time.	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.
APS Requirement Alternatives	Yes, we are using Digital Health Data platforms including Human API.	Willing to review BGA sourced EHR. Reserves the right to order full medical records if EHR data not sufficient	For those cases that fall into our expanded PruFast track guidance utilizing Human API is a first alternative. May need to pivot to traditional APS depending upon the history.	Carrier is investigating alternatives. Please contact the AIN Underwriting Team to discuss your case as appropriate.	Willing to review BGA sourced EHR. Reserves the right to order full medical records if EHR data not sufficient
Statement of Good Health on Delivery	Required on all policy approvals	Required on all policy approvals	Required on all policy approvals	Required on all policy approvals	Required on all policy approvals

COVID-19 RELATED APPLICATION, UNDERWRITING AND NEW BUSINESS CHANGES

Carrier	Transamerica	Zurich		
Temporary Insurance Agreements	Temporary Insurance Agreement terms remain unchanged	Temporary Insurance Agreement terms remain unchanged		
Paramed Requirement Alternatives	All Exam Requirements are required at this time at ages 56+. Through age 55, through 1mm, can consider nonmed for Standard Plus at best, or a 1 class rate reduction- nonmed must accompany application and request consideration for nonmed underwriting.	All Exam Requirements are required at this time. For areas where Exam Services are not available please contact the Underwriter		
APS Requirement Alternatives	Willing to review BGA sourced EHR. Reserves the right to order full medical records if EHR data not sufficient	No change		
Statement of Good Health on Delivery	Required on all policy approvals	Required on all policy approvals		