



COVID-19 UPDATES

Agency Services, Inc. Memo

As information becomes available from each of our carriers, we will be posting underwriting, process updates and useful tools from our carriers.

- **AIG**

- **Resources** to help you navigate the changes and challenges that can come from working remotely.
- **Underwriting Update** (4.8.20)
- **Underwriting update**(3.27.20)
- **Grace Period Extensions** (4.9.20)
- **FAQ: COVID-19** (Topics include underwriting, new business, L&C, and general topics)

- **American National**

- **Fluidless Underwriting - Xpress & Xpress Plus** (4.10.20)
- **Revolving COVID-19 FAQ page** that will frequently be updated with the most up to date information on underwriting and business operations. (4.3.20)

- **John Hancock**

- COVID-19 **updates** on new business processing, underwriting vendors, policy delivery, in-force operations, grace periods and claims.
- **Information on Demand** (*answers to many of your questions and provides a handy reference to our recent communications*).

- **Legal & General America**

- **Underwriting Changes** (04.08.20)
- **Resource Page**
- **Grace period extension:** During these extraordinary times, LGA has extended the grace period to 90 days of coverage. Any policies with premiums due from March 15, 2020 onward will be afforded a 90-day grace period. We are currently changing our bills to reflect this change. Should customers experience any hardships, please have them contact Customer Care for assistance.

- **Lincoln National**

- **Temporary Underwriting & Procedure Changes** (4.13.20)
- *Work from home:* **Resource for updates** on life operations, underwriting, policy delivery, vendors and partners - and to see what electronic capabilities they already have in place; like electronic applications, pending case tools and more.
- *Printed policies temporarily suspended:* The transition to employees working from home will temporarily **suspend policy prints** for all life insurance products including MoneyGuard.
- **Updated Foreign Travel Guidelines** (3.20.20)

- **Mutual/United of Omaha**

- **Information Regarding LTC Policy Output Procedures** (4.22.20)
- **Important Underwriting Updates** (4.15.20)
- **Accelerated Underwriting Update** (4.15.20)
- **Updates from Customer Services:** Information regarding grace period extensions, processing claims that are in an extended grace period, coverage during a pandemic, changes to duplicate policy request processing, and self-service resources available to you and your customers.
- **Life Policy Output Procedures:** Beginning April 1, 2020, all life insurance policies with or without delivery requirements will be mailed directly to the policyholder.
- **LTC Underwriting & New Business:** LTC Underwriting and New Business have received several inquiries for processing alternatives in light of the current situation.

- **North American**
 - **Flexibility & Resources** for submitted business, electronic copy of policies, underwriting vendors, paramedical exam processes, lab processing, medical records providers and temporary insurance agreements.
 - **Expanded WriteAway Opportunities**

- **OneAmerica**
 - **Temporary Changes to Business Limits** (4.22.20)
 - **Resource Page**
 - **Lapsed Policies & Grace Period Extensions**
 - **Underwriting Impacts**

- **Pacific Life**
 - **Resource Center** - All COVID-19 communications in one place (4.16.20)

- **Protective Life**
 - Information regarding business continuity, annuity business submissions, life & annuity policy delivery requirements can be found on our **Resource Center** page.

- **Prudential**
 - PruFast Track: **Accelerated Underwriting Updates** (4.30.20)
 - **Doing Business with Pru** (Life Resource Guide Spring 2020)
 - **Paramed Exam Scheduling**

- **SBLI**
 - **Updates** to SBLI Response to COVID-19 (4.17.20)
 - **Updates** to SBLI Response to COVID-19 (4.6.20)
 - **Updates** to SBLI Response to COVID-19 (3.26.20)

- **Securian Financial**
 - **Operations & Underwriting FAQ**
 - **Resource Center** (4.17.20)
 - **Life Operations & Underwriting Update** (4.10.20)
 - **Grace Period Extension** (4.14.20)
 - **Underwriting Update** (3.20.20)

- **Symetra**
 - **COVID-19 updates microsite** (4.30.20)

- **Transamerica**

- **Policy Mailing FAQ** (4.28.20)
- **Rapid Review (Quick Quotes)** (4.22.20)
 - At this time, Transamerica Underwriting is putting all focus on the underwriting of formal applications. Therefore, we are temporarily suspending our rapid review process, with the exception of rapid reviews on foreign nationals and foreign travel. For those risks, please send an email directly to **international@transamerica.com**.
- **Underwriting Update** (4.8.20)
- **New Policies Mailed Directly to Clients** (4.13.20)
- **Lapse/Grace Period Extension** (4.13.20)