

## Underwriting Update: April 8, 2020

We are actively monitoring the fast-moving developments of COVID-19 and continually reassessing our business practices. As such, today we are implementing the underwriting actions outlined below.

We are taking action in response to unprecedented times. When the situation has improved, it will be our goal to revert to our normal standards quickly.

- As we announced on March 30, a Statement of Health (PHS) is required on all policy approvals until further notice.
- 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.
- 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 <50, all cases assessed greater than Table D and/or all medical flat extras will be postponed.
  - 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.
  - Processing of all currently pending business affected by the above COVID-19 guidelines will be suspended until further notice and a note will be placed on the file. Further, all approved and conditionally issued business will be reviewed and closed subject to our current case closeout rules.

Our team is available to help you with in-force and new business. We continue to monitor and work closely with our paramedical vendors, lab processing centers and medical record providers. We will continue to closely monitor this evolving situation and provide updates.

Thank you for your continued loyalty and partnership. Our hope is that you and your families are healthy and safe.

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