

North American Covid- 19 Response

As we continue to monitor the COVID-19 situation in our country, we want to ensure we're providing you the flexibility and resources you need to continue to run your business and protect clients. At North American, we are committed to being here for the long-term. We'll be here for you as the situation continues to evolve, all the while focused on the health and safety of our distribution partners, customers and employees. Thank you for your business.

Please click on the topics below for a more detailed description on each subject.

Flexibility on Submitted Business

Changes to pending applications

We are changing how we will handle pending applications in order to account for paramedical vendors who may not be in operation in certain areas. The following changes are effective immediately, including cases that have already been submitted.

- We will extend the time that a case can stay pending while we wait for underwriting requirements from 60 days to 120 days.
- We will extend our deadline for receiving premiums (after the policy has been issued) from 30 days to 45 days.

Reminder about Temporary Insurance Agreements

TIA is valid for 90 days maximum. TIA guidelines will remain the same and will terminate automatically on the earliest of:

- 90 days from the date the application was signed;
- The date that insurance takes effect; under the insurance contracts as applied for in the application
- The date an insurance contract other than as applied for in the application is offered to the proposed owner;
- The date the company mails notice of termination of coverage and refunds the advance premium payment to the proposed owner at the address shown in the application.

Statement of health

As we continue to closely monitor COVID-19, effective immediately, we will now require a completed Statement of Health and Insurability form upon policy delivery for all policies.

Age Restrictions

Effective immediately, we will no longer be accepting applications on individuals age 80 and older (age defined by product type). We will continue to process any cases currently pending.

[Back to top](#)

Underwriting Vendor Updates

Our vendors have provided us with the current state of their operations and status of their business continuity plans. It is important to note that our vendors are complying with all state, county, and local government directives.

Paramedical exam process updates:

When scheduling appointments to complete paramedical exams, our vendors will now ask the applicant about signs of fever or respiratory distress, recent travel, and close contact with others who have these

symptoms or have recently traveled. The answers to these questions will determine the timing of the paramedical appointment. The examiner will also confirm the same information about themselves.

Lab processing:

Our lab companies are operational, have business continuity plans, and do not expect any impacts in processing time.

Medical records providers:

Our medical records providers have also confirmed that they are operational, have business continuity plans, and have stated that there may be some delays in receiving medical records from certain medical facilities.

[Back to top](#)

Accelerated Underwriting Expansion

WriteAway criteria:

Ages 18 - 50: \$1 million or less

Ages 51 - 60: \$500,000 or less

Expanded WriteAway® Opportunities

Whether you have cases currently pending or are looking to leverage our fully online application process, we want to make sure your business is not impacted.

Pending applications:

Effective immediately, any pending cases with an outstanding paramed exam that fall within the WriteAway process criteria are able to complete the Online Part 2 or tele-interview instead of the paramed exam.

While WriteAway is designed for clients of standard or better risk, the processes for the Online Part 2 or tele-interview can be utilized by all applicants within the age and face amount criteria. This includes clients that are potentially substandard risks. Underwriting will review on a case-by-case basis if labs will be required.

Actions to take:

- Work with your agencies/agents to determine whether the Online Part 2 or tele-interview is the best process for the client.
- Contact New Business if you would like either the Online Part 2 or a tele-interview completed in lieu of the paramed exam.
- Provide the client's email address if requesting an Online Part 2 or their phone number if requesting a tele-interview.

Future applications:

1. E-Application — We are actively working to remove the 'pre-qualification' questions, which allows an applicant to complete the Online Part 2 or tele-interview. In the interim, select “No” for the medical and personal history questions. This will give the client the ability to complete either the Online Part 2 or tele-interview.
2. Paper Applications — If the client meets WriteAway criteria, select the Online Part 2 option on our newly implemented application. Please ensure an active email is included to minimize any delay in the process.

Temporary Alternative Underwriting Solutions:

For clients that did not qualify for an accelerated decision or are not eligible for the WriteAway opportunity, we are offering other temporary solutions. For applicants that have completed either the Online Part 2, tele-interview, or a fully completed paper application, we will use other available digital data sources for low substandard ratings or better within these parameters:

- Ages 18-50 through 1 million

- Ages 51-60 through 500,000
- Ages 61-70 through 250,000

[Back to top](#)

e-Delivery Option

We also understand that digital copies of policies would be an additional benefit during this time. With this in mind we are implementing a process to allow for the client to receive a digital copy of the policy via secure email. This will be available for New Business and Policy Change policies, effective immediately.

To receive a digital copy of the policy, please ensure the following steps are completed:

1. Submit the completed 'Consent to do Business Electronically' form along with the application. This form is available at [this link](#) and will be made available in forms kit on FormsFactory early next week.
2. Once the consent form has been received, New Business/Policy Change will send an email to the policyowner and carbon copy the agent verifying consent to electronically deliver the policy. A response from the client via email will be required to proceed with the electronic delivery of the policy.
3. For electronically delivered policies, in order to place the policy in force we will require:
 - The client to sign a policy delivery receipt in all states. The agent signature is not required on the delivery receipt since the policy was emailed to the client.
 - Any other outstanding delivery requirements (i.e. amendment, illustration, statement of health, etc.) must be signed and dated by both the agent and client.
 - As always, delivery requirements may be mailed, securely emailed, faxed, or uploaded to our website by the MGA.

In addition to the electronic version, the administrative office will continue to mail the physical policies as we do today. Please be aware that emailing policies may not be available in all states. We will provide updates as applicable.

We continue to fast track our ability to bring you an end-to-end e-delivery in the near future, but hope this option helps you continue to do business in this uncertain time.

[Back to top](#)

Premium Payments & Managing Inforce Policies Online

Grace Period for Premium Payments on Inforce Policies

In these challenging times, state insurance regulators are issuing bulletins which address insurance carriers making allowance for customers who have been impacted. These temporary procedures do not waive the policyowners' obligation to pay premiums due but may allow the extra time in which to pay them. If you have a client that has been impacted by the COVID-19 pandemic and needs additional time to make their premium payment, please contact our Customer Contact team to discuss the accommodations available.

Accessing Policy Info Online

We're keeping it simple for policyowners to access inforce policy information on the website.

- Clients who sign up for an online profile at My.NorthAmericanCompany.com can complete a number of transactions and make simple changes like updating contact information or changing beneficiaries themselves online.
- The site also offers Secure Upload, so your clients can scan and transmit paper documents. It works like a modern version of the fax machine (without the long wait).

Digital Selling Resources & Client Marketing Tools

We have great resources to keep your business moving and help you remain compliant when you can't be face-to-face with clients.

- [6 Ways to Keep Selling flyer](#) — our end-to-end application process and digital tools make it easy when you can't be face-to-face
- [Digital Compliance flyer](#) — stay compliant in the virtual world

[Back to top](#)

California-Specific Information

Introducing Non-Fluid Underwriting Options for California (Accelerated underwriting)

Effective immediately, new business or pending business that is awaiting an exam or fluids that falls within our non-fluid underwriting criteria (18-50, 1M or less and 51-60, 500k or less) are eligible to leverage the paper application and other available data sources to determine if the client is eligible to be approved without fluids. We are actively working to make this process possible through our electronic application and will communicate more as we progress with this solution.

Actions to take:

For pending cases that were submitted via paper:

No action is needed, however, if the part 2 medical questions or personal history questions on the [general purpose application](#) (L-3208ACA) haven't been completed, ensure your agents work with the client to answer them and submit to North American.

For pending cases submitted via eApp:

Complete the part 2 medical questions and personal history questions on the [general purpose application](#) (L-3208ACA), and submit to North American.

How to submit:

Paper applications and forms can be submitted via [secure document upload](#) or faxed to 855-288-8150.

For new business:

- Complete the [general purpose paper application](#) (L-3208ACA), as well as all of the part 2 medical and personal history questions and submit to the administrative office.
- If using the eApp, the part 2 medical and personal history questions will still need to be completed via paper (pages 7- 9 of the [general purpose paper application](#)) and submitted to North American. If unable to obtain the client signature on the part 2 medical and personal history questions, we will add an amendment to the policy that will need to be signed upon policy approval and delivery. As a reminder, paper applications and forms can be submitted to the administrative office via secure document upload at [NorthAmericanCompany.com](#), via fax or via mail.

[Back to top](#)

Death Benefit Claims

How do deaths related to COVID-19 impact benefit claims?

There is no specific COVID-19 exclusion impacting death benefit payments of our life insurance policies. Please note that any death that occurs during the contestable period requires a routine contestable investigation, as defined by the incontestability terms in the policy. An investigation includes the review of multiple variables (including accuracy of information presented on the application, policy provisions and applicable state laws, rules and regulations).

North American does not provide legal advice. If your agents or your clients have specific questions with regard to state laws, we recommend that you discuss those with your own independent legal counsel.