

COVID-19 Carrier Updates

COVID-19 Carrier Business Updates (updated May 12, 2020)

LIBRA: [COVID-19 Underwriting Changes](#) and [Updates on Accelerated Underwriting](#)

- [At this site](#), you will find a list of carrier announcements, restrictions, and resources to help keep your business processing as smoothly as possible.

AIG: [Underwriting Bulletin and Temporary Guidelines](#)

- [COVID-19 FAQ](#)
- An [update from Adam Winslow](#) CEO, AIG Life & Retirement and Mark Peterson, EVP and Chief Distribution Office, AIG Financial Distributors.

Allianz: [Making business easier during these unprecedented times.](#)

- Allianz Life Insurance Company of North America (Allianz) is excited [to announce that we are expanding our Accelerated Underwriting program to help make doing business with us easier in the current environment.](#)

American National: [New, at home underwriting program released](#)

The Cincinnati Insurance Companies: [Temporary Underwriting Guidelines](#)

- A [message from Steven J. Johnston](#), President & CEO

Equitable: Temporary underwriting update: Not accepting informal applications past age 74.

- An [important message from Ron Herrmann](#), Head of U.S. Life and Employee Benefits.
- A [message from Trey Reynolds](#), Head of Distribution, Life.

Guardian: [Coronavirus and Market Volatility Playbook](#)

- [Navigating the impacts of the coronavirus](#)
- Temporary guidelines:
 - *Labs nor vitals are not required for individuals up to age 50 (\$3 million cap) on [life insurance](#) and up to age 45 on DI (no cap on monthly benefit).*
 - *eMed is required (electronic, medical questionnaire).*

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John Hancock: [Updates on older-age underwriting \(80+\)](#)

- [Human API portal now available to all distribution partners](#)
- [COVID-19 Information Hub and Business Process Enhancements](#)

Legal & General: [COVID-19 Response and Business Updates](#)

- An [update from Mark Holweger](#), President and CEO, Legal & General America's Insurance Division. In addition to [updated underwriting guidance](#).

Lincoln Financial Group: [COVID-19 Life Underwriting Update: Temporary Underwriting Guideline Changes](#)

- [Electronic Capabilities Resource Page](#)
- [The Lincoln Leader – March 30, 2020](#)
- [Business continuity details and updates](#) regarding Annuity, Life and MoneyGuard new business, underwriting and policy delivery.

Mutual of Omaha:

- [Increased Limits for Accelerated Underwriting](#)
 - Face amount limit is now \$2 million on Life Protection Advantage IUL, Income Advantage IUL and Term Life Answers
- New IUL Express Electronic Submission Training Videos
 - [Easy Solve and the DocuSign Process](#)
 - [DocuSign Process](#)
- [Temporary Underwriting Guidelines](#)
- [Life Underwriting Update](#)
- [Weekly Update with Important Information](#)
- [Important Information Regarding Policy Output Procedures](#)
- [Business continuity update](#) with information on submitting eApplications and various updates to Medicare, Life Insurance, Long-Term Care, Disability and Critical Illness product processes.
- They are [now allowing fully underwritten IUL policies to be submitted using Speed eTicket \(drop ticket\) and using Accelerated Underwriting](#).

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National Life: [eApp - Starting a New Case and eSignature](#)

- As of April 20, 2020, National Life now requires that policy delivery receipts be returned for all life policies. This new requirement will stay in effect through the end of the pandemic.
- [Rapid Response Center: Supporting Your Business in a Changing Environment](#)
- [Extending the Grace Period for Premium Payments](#)
- [Read market commentary](#) from Jason Doiron, Senior Vice President & Chief Investment Officer, National Life Group. They've also increased [EZ Underwriting limits](#) to \$3 million and will take all remote apps, regardless of size.

Nationwide:

- Temporary Life Insurance Underwriting Adjustments for COVID-19
 - [Details for all states except New York](#)
 - [Details for New York only](#)

North American: [COVID-19 Updates](#) with flexibility and resources to help your business.

- [Introducing WriteAway® for paper applications](#) - North American is excited to announce an enhancement that allows you to utilize our WriteAway accelerated underwriting program with your New Business paper applications.
- [An end-to-end digital application experience](#). This new feature replaces the phone interview, allowing clients to answer their lifestyle and medical history questions online in the comfort and privacy of their own home, or right in your office.

One America: [COVID-19: Lapsed Policies and Grace Period Extensions](#)

- [Our Response to COVID-19:](#) Supporting our partners and customers.

Pacific Life: [New Jersey COVID-19 Disaster Relief](#)

- [COVID 19 Underwriting Update](#)
- [Information regarding their Smooth Sailing Underwriting](#) process with simple qualification standards.

PennMutual: [Business continuity](#) update and COVID-19 FAQ.

Principal: [New Business & Underwriting News](#)

- [Extended grace periods during COVID-19](#)



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- An [update on insurance coverage](#) and COVID-19.
- [Principle® Life Online](#)
- [Business continuity update](#) and information for you and your clients on doing business with Principal
- [Video update](#)
- [FAQ](#) concerning COVID-19
- Individual life [underwriting update](#): COVID-19

Protective Life: [COVID-19 Update](#) – April 15 newsletter

- [Temporary Changes to Life Insurance Underwriting Guidelines](#)
- [COVID-19 Resource Center](#) and details around new business, underwriting and policy delivery.

Prudential: [Increased Limits and Medical Exams and Labs Eliminated \(where possible\) for Accelerated Underwriting](#)

- [Individual Life Insurance eCapabilities](#)
- [COVID-19 Service Update](#)
- [A message from](#) Kevin Brayton, Vice President, ILI Sales and Distribution, Ann Nanda, Vice President, Strategic Relationship Management, ISG Sales and Distribution and Keith Bexell, Vice President, ILI Service Experience and Chief Operating Officer.

Sagicor: [Details regarding their Accelewriting](#) program.

SBLI: [An Update to SBLI's Response to COVID-19](#)

- [Information](#) regarding their guaranteed, no exam process for all risks.

Secura Consultants: An overview of our policies and procedures related to COVID-19:

- Hours of operation will remain the same (Monday – Friday from 7:30am – 4:00pm).
- Most of our employees are working remotely and equipped with the tools to handle the majority of your needs virtually (phone and webcam/screen sharing meetings).
- Please continue to mail items to us at: 6465 Wayzata Boulevard, Suite 920, Minneapolis, MN 55426.
- Please continue to request proposals on our website at <https://securaconsultants.com/request-a-proposal/>

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- To schedule a consultation with us in real time, visit <https://securaconsultants.com/schedule-a-consultation/>
- Send files securely to us through our website at <https://securaconsultants.com/secure-file-upload/>
- **Here are the most effective ways to contact Secura Consultants on specific requests:**
 - Adjustments, agent of record change requests, and status updates: rfp@securaconsultants.com
 - Annual renewals, increases, offer letters, completed app kits, and policy service: newbusiness@securaconsultants.com
 - For increase illustrations or updates on pending increases: increases@securaconsultants.com
 - Marketing and general inquiries: info@securaconsultants.com
 - Faxes can be sent to 952-224-5409.

Securian/Minnesota:

- Tools to help you do business:
 - [eApp](#): Provides you an easy way to complete your client's application online, anytime, anywhere
 - [WriteFit Underwriting](#): A less invasive underwriting option for your clients that doesn't require an examiner to visit their home. Gives you and your clients underwriting decisions in as little as 24 hours.
 - Update: The maximum face amount for WriteFit applicants ages 18 through 50 is being increased from \$2 million to \$3 million. Applicants ages 51 through 60 continue to be eligible for up to \$1 million of coverage via the WriteFit platform. Eligibility for WriteFit is determined by answers to the tele-interview.
 - [ePolicy Delivery](#): Provides you and your clients with a completely paperless experience with electronic signatures
 - [Drop Ticket](#): Offers your clients with quick and easy application for individual term insurance
 - [DocuSign](#): Firms and agencies can create an account with DocuSign and utilize its system to capture electronic signatures on documents being submitted to Securian Financial.
- [COVID-19 Update: Individual Life Operations and Underwriting](#)
- [A business continuity update](#) regarding their underwriting team

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Symetra: [Temporary Changes to Our Underwriting Guidelines](#)

- [Important Underwriting Updates: Symetra Announces Accelerated Underwriting Guidelines](#)

Transamerica: [Major Improvements to Help Your Business](#)

- [A message from Joe Boan](#), Sr. Managing Director, Wholesale Distribution & Marketing, Individual Solutions

Zurich: Announcing that the use of electronic signatures is now acceptable for selected Zurich forms. This includes:

- Delivery Requirements for New Business Cases
- Policy Owner Service forms
- Producer and BGA contracting and appointment forms

NOTE: At this time, we can only allow e-signatures on delivery requirements for new business. We are working with the states to allow for new business application forms to be approved for e-Signature. Once new business application forms are approved for e-Signature, we will send a follow up announcement.

While the preferred vendor is DocuSign, we accept other recognized and reputable e-signature vendors as well. Please reach out to your Sales Team if you have questions on other vendors that your producers would like to use. All electronic signatures must conform with the Electronic Signatures in Global and National Commerce Act (15 USC 7001).