

COVID-19: Carrier Communications Summary

New information added today (date): **Tuesday, May 26, 2020**

CARRIER	DATE	LINK	DESCRIPTION
AIG	Friday, May 22nd	click here	AIG announced transition rules for upcoming Secure Lifetime GUL 3 and Platinum Choice VUL 2, including those cases currently postponed due to COVID-19 underwriting guidelines.
Banner	Monday, May 18th	click here	Banner/ Legal & General has updated their Temporary Insurance Application & Agreement form to include a COVID-19 question. The old form will no longer be accepted beyond June 1st.

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CARRIER	DATE	LINK	DESCRIPTION
State of Pennsylvania	Monday, March 30th	click here	PA Insurance Commissioner Jessica Altman announced that in-person insurance sales and brokerage are prohibited by Governor Wolf's order. Violations will be pursued with disciplinary action against any licensee that violates the order.
State of New York	Monday, March 30th	click here	Per the New York DFS, consumers experiencing financial hardship due to COVID-19 may defer paying Life Insurance premiums for 90 days.
State of Connecticut	Tuesday, March 24th	click here	60-Day Grace Period for Insurance Premium Payments Due to the Disruption Caused by the Coronavirus (COVID-19) Outbreak.
AIG	Friday, May 22nd	click here	AIG announced transition rules for upcoming Secure Lifetime GUL 3 and Platinum Choice VUL 2, including those cases currently postponed due to COVID-19 underwriting guidelines.
AIG	Thursday, May 7th	click here	AIG communication updating temporary changes to underwriting that are a result of COVID-19. Notable for their ability, now, to proceed on cases previously postponed due to upcoming foreign travel if that travel has been cancelled.
AIG	Wednesday, April 8th	click here	AIG is now postponing applications based on the insured's age and/or underwriting assessment. All clients age 70+ will be postponed. Clients age 50 - 70 may be postponed depending on Table Rating and/or Flat Extra. Clients under age 50 may also be postponed.
AIG	Tuesday, March 31st	click here	Link downloads a 3-page .pdf file title " <i>Connex: Frequently Asked Questions - COVID-19</i> " Questions covered include General audience concerns as well as questions specifically asked by Producers.
AIG	Friday, March 27th	click here	Underwriting updating noting that a statement of health for all policies will be required going forward. Also provides commentary on their ongoing conversations with exam, lab, and APS vendors.
AIG	Thursday, March 26th	click here	" <i>Navigating the New Normal</i> " playbook. The link downloads a 1-page .pdf file with links to multiple presentations, flyers, and letters providing tips and how-to assistance on topics including Surviving and Thriving Working from Home, Video Conferencing Platforms, Over-the-Phone selling scripts, and more.
AIG	Friday, March 13th	click here	" <i>COVID-19: Coronavirus Update</i> " Webpage with information from AIG speaking to their business continuity capabilities and their ongoing financial strength. Includes FAQs for various types of policy holders.
Allianz	Updated frequently	click here	A public-facing message from Walter White, President & CEO of Allianz Life regarding COVID-19 and current financial markets. Includes FAQs, information on Allianz community support, and resources for how individuals can help during this time of crisis.
Allianz	Thursday, April 2nd	click here	Allianz has updated the parameters for their Accelerated Underwriting program moving the maximum Death Benefit from \$1.5M to \$3M.

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Allianz	Friday, March 20th	click here	Foreign travel to heavily impacted locales will be reviewed on a case-by-case basis. A statement of health is required on all issued policies.
American National	Tuesday, April 21st	click here	Message from John F. White III, MD MBA - Medical Director at American National - discussing the circumstances under which an insured who contracts the coronavirus or is diagnosed with COVID-19 can activate a policy's Accelerated Benefit Rider.
American National	Monday, April 20th	click here	Scott Marquis, SVP Life Underwriting at American National, discussed the temporary changes to life underwriting requirements that have been made in response to the Coronavirus. This is a recording of the previous week's live webinar.
American National	Wednesday, April 8th	click here	American National is temporarily expanding its acceleration criteria in order to approve about 50% more cases without the usual medical exam and APS requirements. These changes are not applicable in New York.
American National	Tuesday, March 31st	click here	American National has temporarily revised its underwriting criteria to reduce the number of applications that require a medical exam or APS. The changes apply to all new applications and they will start the process of applying these changes to anything submitted in March.
American National	Tuesday, March 24th	click here	Web-version of Agent Alert email which provides a brief commentary on current events related to the COVID-19 outbreak and a hyper link to download a .pdf version FAQ sheet.
Annexus	Monday, April 20th	click here	Limited-time on-demand recording of presentation from Blackstone Chief Investment Strategist Joe Zidle. Mr. Zidle discussed how more information does not necessarily provide better results and why he's focusing on unemployment in creating a new long-term outlook after COVID-19.
Banner	Monday, May 18th	click here	Banner/ Legal & General has updated their Temporary Insurance Application & Agreement form to include a COVID-19 question. The old form will no longer be accepted beyond June 1st.
Banner	Wednesday, April 8th	click here	Banner has released temporary guidelines for the acceptance of alternate underwriting evidence based on client age and face amount that they will accept in lieu of an exam and/ or Attending Physician Statement.
Brighthouse	Friday, May 8th	click here	Brighthouse is responding to recent updates from NYDFS and NJDBI. They will be providing clients notification of their rights if they can demonstrate a financial hardship resulting from the COVID-19 pandemic.
Brighthouse Financial	Wednesday, March 25th	click here	"Brighthouse Financial is here to help." A response to the evolving COVID-19 situation from President and CEO Eric Steigerwalt.
Brighthouse Financial	Wednesday, March 25th	click here	Link downloads a 3-page .pdf file titled "Financial Strength - Frequently Asked Questions"
Equitable	Wednesday, May 13th	click here	Equitable has decided upon FIVE (5) temporary underwriting changes that they are putting in place in response to the COVID-19 pandemic. The changes are detailed via the link provided and apply to all applications received May 18th, 2020 or later.

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Equitable	Thursday, April 23rd	click here	Message from Equitable consolidating many of their COVID-19 related updates including - Accumulation Streamlined Underwriting Program, Resources for affected clients, NY State Executive order email, information on the CARES Act, and more.
Equitable	Wednesday, April 1st	click here	"Addressing market volatility concerns" Link downloads a 2-page white paper discussing the value of dollar cost averaging and helping advisors have productive conversations with their clients in uncertain times.
Equitable	Thursday, March 26th	click here	"Customer Contingency Program" Download a .pdf explaining an alternative, non-invasive, no-touch underwriting resource to underwrite cases submitted to Equitable prior to 3/15/2020.
Equitable	Thursday, March 26th	click here	"Accumulation Streamlined Underwriting Program" - beginning April 1st, to accommodate recommended and mandated guidelines limiting personal interaction, Equitable will temporarily offer a streamlined underwriting program eliminating the requirement for lab testing or paramedical exams on qualifying cases. Details are in the linked document.
Equitable	Tuesday, March 24th	click here	A message from Trey Reynolds, Head of Life Distribution to strategic partners of Equitable outlining their response to COVID-19, their ongoing stability, and resources they have available to keep business moving forward.
Gerber	Monday, April 6th	click here	For applicants over Age 60, any policy issued must be Standard or better and the proposed insured must have no history of lung disease or heart disease and must not show any signs of frailty. There are no changes for clients Age 60 and younger.
Global Atlantic	updated frequently	click here	Global Atlantic has launched a micro-site dedicated exclusively to news and updates related to the COVID-19 outbreak. Check back frequently for the latest developments from Global Atlantic.
Global Atlantic	Monday, March 16th	click here	Downloads a .pdf file with a message from Allan Levine, Chairman & CEO and Robert Arena Jr., President at Global Atlantic.
John Hancock	Updated frequently	click here	"Doing business in uncertain times" Microsite includes groupings of updates for producers as well as communications intended for client-use. Business process changes and enhancements - including Applications, Underwriting, ExpressTrack, Vendors, and more - are categorized and presented.
John Hancock	Wednesday, April 8th	click here	Update posted to underwriting section of JH Covid-19 microsite that they will start using Human API for portal medical records where possible. They are also postponing all application on cases where the applicant is Age 80 and older.
John Hancock	Tuesday, March 17th	click here	Messages from John Hancock to their appointed agents and distributors discussing the procedures in place and abilities they have to continue to provide service while protecting the health and safety of their employees.
Lincoln Financial Group	Updated frequently	click here	"Go Digital" website geared to producers. Includes updates, FAQs, flyers and links to news and resources surrounding Lincoln's digital capabilities.

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Lincoln Financial Group	Updated frequently	click here	"COVID-19 guidance" Public-facing microsite includes links to the latest updates on the topic, podcasts with Lincoln experts, FAQs, and more.
Lincoln Financial Group	Updated frequently	click here	Agent-focused series of brochures and videos from Dr. Kevin Elko speaking to global health, economic and market concerns, and how to build confidence in these times of crisis.
Lincoln Financial Group	Friday, May 8th	click here	"Habits in times of crisis" series of recorded webinars and presentations to help advisor apply the 3 habits of highly effective financial professionals who build trust and simplicity in their client interactions.
Lincoln Financial Group	Thursday, April 16th	click here	A message to customers from Lincoln CEO Dennis R. Glass to show their unwavering commitment to the people they serve.
Lincoln Financial Group	Thursday, April 9th	click here	Lincoln is announcing a number of changes that will take effect on April 13th. They are reducing their internal retention; they are adjusting their Table Reduction Program; they are postponing cases subject to insured's age and/or underwriting assessment; they are limiting access to their Accelerated Benefit Riders and more.
Lincoln Financial Group	Thursday, April 9th	click here	Lincoln is announcing Indexed Account Rate Changes and Illustration Updates for their suite of IUL product. New rates will be effective with new indexed account segments opened on or after May 15th, 2020.
Lincoln Financial Group	Tuesday, March 31st	click here	Due to the circumstances of COVID-19, carriers that formerly required original wet-signed 1035 documents are <u>temporarily</u> accepting copies or faxes of original wet-signed documents. Click the link to access a complete listing of carriers with additional details compiled and made available by Lincoln Financial.
Lincoln Financial Group	Monday, March 30th	click here	Declaration of Insurability is now required on delivery for ALL Lincoln policies until further notice.
Lincoln Financial Group	Thursday, March 26th	click here	Letter from Stevan Cohen, National Sales Manager, Brokerage Channel at Lincoln Financial. Provides links to Lincoln's Business Continuity site as well as a flier highlighting their financial strength and stability.
Lincoln Financial Group	Tuesday, March 24th	click here	Statement from Lincoln Financial Group speaking to their business continuity abilities and their ongoing monitoring of the COVID-19 situation. Includes links to FAQ pages specifically for Annuity Operations or Life & MoneyGuard Operations.
Lincoln Financial Group	Thursday, March 5th	click here	On-Demand webinar where you can hear from two industry experts as they share their unique perspectives on the potential market and economic impact of the coronavirus. This 20-minute session can help you address questions you may get from your clients.
MassMutual	Tuesday, March 24th	click here	"Strength & Stability" A message from Roger Crandall, Chairman, President & CEO of MassMutual. Discusses the stability of MassMutual and includes links to a collection of resources to help you navigate uncertainty during the time of COVID-19.
MassMutual	Wednesday, March 25th	click here	Listing of best practices for paperless New Business transactions including details re: EZ-App and making initial premium payments via electronic bank draft.

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MassMutual	Wednesday, March 25th	click here	MassMutual has adjusted their underwriting requirements effective March 26th through June 30th to provide relief and ensure that advisors can continue writing business.
Mutual of Omaha	Thursday, April 23rd	click here	Message from the desk of Marty Johnson announcing that Mutual of Omaha is back to their standard average time service on Simplified Issue business. Details and specific SLAs are provided.
Mutual of Omaha	Monday, April 20th	click here	Mutual of Omaha's Long Term Care division will begin mailing issued policies - with or without delivery requirements - directly to the policyholder. Agencies will receive emailed notice that the policy has been mailed and a listing of any delivery requirements, but will not receive copies of the policy nor the delivery requirements.
Mutual of Omaha	Wednesday, April 15th	click here	Mutual of Omaha is increasing the face amount for Accelerated Underwriting to \$2M and will now require a Statement of Good Health on all fully-underwritten life policies.
Mutual of Omaha	Tuesday, April 14th	click here	Effective April 15th, Mutual of Omaha is implementing new temporary underwriting guidelines calling for postponements due to international travel as well as based on the insured's Issue Age and Underwriting class.
Mutual of Omaha	Wednesday, April 8th	click here	Within certain parameters, Mutual of Omaha is increasing the maximum face amount for Accelerated Underwriting to \$2M. Additionally, all fully underwriting policies require a signed Statement of Good Health to be collected on delivery.
Mutual of Omaha	Tuesday, March 31st	click here	Effective April 1st all policies will be printed and mailed directly to the policyholder. Mutual of Omaha does not have the ability to e-deliver policies nor to generate .pdf copies. Agents and Distributors will be notified that the policy has been issued/ mailed, but they will not receive a copy.
Mutual of Omaha	Friday, March 27th	click here	Update to Simplified Issue time service SLAs. Due to increased volume, processing times are delayed.
Mutual of Omaha	Tuesday, March 24th	click here	Foreign Travel by a proposed insured or any member of his/ her household within the past 30 days will be postponed until 30 days following their return. Positive COVID-19 test results will result in a 30-90 day postponement depending on the proximity of the patient with the positive test to the proposed insured.
Mutual of Omaha	Tuesday, March 17th	click here	Informational page speaking to the steps Mutual of Omaha is taking to respond to the global COVID-19 outbreak. Also includes links to various customer and producer access portals as well as related information from the Centers for Disease Control and Prevention via cdc.gov.
National Life Group	Updated frequently	click here	"Rapid Response Center" Updated and revamped COVID-19 microsite launched by National Life Group on Monday, April 6th but updated regularly.
National Life Group	Wednesday, April 1st	click here	"Conversations: Our Financial Strength" in a 4:40 video, hear from National Life COO Robert Cotton and CFO Sarah VanBeck as they discuss NLG's financial strength during the COVID-19 pandemic.
National Life Group	Thursday, March 26th	click here	EZ Underwriting limits are now temporarily increased to \$3M. Additionally, NLG will now accept remote applications for all products and cases, regardless of size.

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National Life Group	Wednesday, March 25th	click here	National Life Group will postpone any pending and future applications for coverage of Proposed Insureds residing in or visiting countries affected by the Coronavirus. This change includes China and Hong Kong.
National Life Group	Monday, March 23rd	click here	Download .pdf copy of "Market Commentary: Coronavirus Fears Hit Market Hard" Message from Jason Doiron, Senior VP & Chief Investment Officer at National Life Group. Message was dated 3/23/2020.
National Life Group	Friday, March 20th	click here	"COVID-19 and Claims FAQs" Agent-facing informational pages with answers to a number of frequently asked questions as well as links to other resources related to the COVID-19 outbreak.
Nationwide	updated frequently	click here	"COVID-19 Response and Resources" On Thursday, May 14th, Nationwide launched a microsite dedicated exclusively to keeping producers and distributors up-to-date on changes and news related to the the spread of the coronavirus. The site will be updated frequently.
Nationwide	Updated frequently	click here	A Message from Nationwide Chief Customer Officer Amy Shore about the coronavirus. Speaks to Nationwide's strengths and abilities to continue to do business. Also provides links to the CDC, articles to help cope with traumatic events, and resources for staying focused.
Nationwide	Updated frequently	click here	Frequently-updated blog site with articles directed towards financial professionals. Recent titles include "Another terrible week for financial markets", "Investors on edge as the bear market rushes in", and "March Economic Review: Early year economic momentum about to be hit by the coronavirus - how long and how severe?"
Nationwide	Thursday, April 9th	click here	Summary of the underwriting changes Nationwide has made in response to COVID-19 including Health records & results, Medical requirements substitutions, Digital Health data & APSs, impacts on New Customers, and impacts on Existing customers.
Nationwide	Wednesday, April 8th	click here	Link download's a .pdf file with Agent-facing questions and answers to common inquiries related to their reaction to the COVID-19 disruption.
Nationwide	Wednesday, April 8th	click here	Nationwide has revised their Accelerated Underwriting guidelines. They will also utilize digital health data to complete medical files where parameds and APSs cannot be attained.
Nationwide	Tuesday, March 31st	click here	Nationwide is modifying their Intelligent Underwriting program to allow all applications to be considered for approval without labs, exams, and collection of medical records for that that qualify in the standard risk class regardless of face amount or product type applied for.
Nationwide	Tuesday, March 31st	click here	"Stay Focused when Headlines React" 7-page white paper describing the impact headlines can have on investors and how investors and their advisor can help avoid reactions to market headlines.
New York Life	Wednesday, April 15th	click here	New York life has announced that, effective immediately, no policy will be canceled during the next 90 days where the policy owner is unable to pay the premium. Additionally, they are extending annuity surrender-charge-free withdrawal amounts and free look periods.

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CARRIER	DATE	LINK	DESCRIPTION
New York Life	Wednesday, April 1st	click here	Announcing changes to procedures regarding underwriting without a paramed exam, enabling "no Labs/ Expanded Blood Draw" underwriting, and other Underwriting rules changes to reflect the risks posed by COVID-19.
North American	Thursday, March 26th	click here	North American announcement that they will now allow cases to utilize their WriteAway accelerated (potentially fluidless) underwriting program - even when submitted with a paper application.
OneAmerica	Updated frequently	click here	"COVID-19 Business Updates" informational page for customers with descriptions of how OneAmerica is continuing to support their needs. Also includes links to OneAmerica's planning resources, their pandemic response plan, as well as links to the latest guidelines from the Centers for Disease Control and Prevention (CDC).
OneAmerica	Wednesday, April 22nd	click here	OneAmerica has announced temporary limits to the Care Solutions products which limit case design and funding options for insureds ages 70 and above. They also have announced new requirements related to certificates of insurability.
OneAmerica	Friday, April 3rd	click here	OneAmerica is reinstating any policies that lapsed AFTER the policyowner's resident state issued a moratorium on lapses. They are also automatically not lapsing ANY policies between April 1st and June 1st in all states - even those where no moratorium is in place.
OneAmerica	Wednesday, March 25th	click here	"Digital Resources for You" A collections of suggested content, digital resources, and helpful applications to help advisors generate more social media content and engagement in a time where in-person meetings are not an option.
OneAmerica	Wednesday, March 18th	click here	Letter from OneAmerica to producers speaking to their continued ability to transact business and outlining their response to COVID-19.
Pacific Life	Updated frequently	click here	Pacific Life has launched a microsite dedicated exclusively to news and updates related to the COVID-19 pandemic. Check back often for the latest news on the subject from Pacific Life.
Pacific Life	Tuesday, May 5th	click here	Pacific Life is relaxing some of the temporary underwriting adjustments they were forced to make in response to the COVID-19 pandemic. Additionally, they have officially announced that they WILL NOT be adjusting the surplus premium load as previously announced. This will remain at 6%.
Pacific Life	Friday, April 24th	click here	Follow-up to previous message (from 4/3) regarding changes to the 1-Year No Cap Indexed Account. Beginning June 1st, the current Threshold Rate of the 1-Year No Cap Indexed Account is increasing. Details are provided in the .pdf file linked here.
Pacific Life	Tuesday, April 14th	click here	Pacific Life has announced Disaster Relief assistance in all states that includes an extension of the grace period and policy coverage for an additional 60 days, or longer if required by the guidelines in the policyowner's state.

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Pacific Life	Tuesday, April 7th	click here	For life applicants Age 71 and older -OR- of any age and rated worse than Table 4, Pacific Life is postponing all applications. Additionally, they are postponing all Premier Care applicants age 71 and older. Finally, Pacific Life is postponing acceptance of all New Business applications for Guaranteed Issue coverage for Foreign resident cases. These changes are effective immediately, but TEMPORARY and will be reassessed at the end of April.
Pacific Life	Monday, March 30th	click here	For applications on applicants age 60 or younger with face amounts of up to \$5M, PacLife has temporarily adjusted their underwriting requirements and will attempt to collect criteria from other available data sources in lieu of traditional underwriting (exams, APSs). This will be applied on a case-by-case basis.
Pacific Life	Thursday, March 26th	click here	A public-facing message from Jim Morris, Chairman, President & CEO of Pacific Life. Speaks to the company's financial stability with link for more information on the topic also available.
Pacific Life	Thursday, March 19th	click here	Applications will be postponed 14 days and reconsidered subject to a negative COVID-19 test if an applicant has traveled from one of the travel-ban countries found at the US Department of State. Paramed, Lab Processing, and Medical Records Retrieval vendors are also addressed.
Pacific Life	Wednesday, March 18th	click here	Letter from Joe Celentano (Retirement Solutions Division) and Dawn Trautman (Life Insurance Division) speaking to Pacific Life's reaction to COVID-19 as well as their financial strength.
Petersen International/ Lloyds of London	Monday, April 13th	click here	" <i>Lemonade from Lemons</i> " a short article from Petersen International Underwriters discussing the impact of Covid-19 on the specialty products they offer and the avenues still available to process business, even while observing social distancing.
Principal	Thursday, April 23rd	click here	A consolidated message from Principal with links to news and updates related to COVID-19. Topics include advisor- and client-facing website, tools related to the CARES Act, updates to Disability and individual Life Insurance products, and more.
Principal	Updated frequently	click here	" <i>Here to help you, when your clients need you most</i> " an alternative micro-site tailored specifically to producers and financial professionals to help shepherd them through the changes that have come about due to COVID-19.
Principal	Updated frequently	click here	" <i>Managing uncertainty</i> " microsite with public-facing information. Updates on April 1st include a note that they have extensioned grace periods by an additional 60 days.
Principal	Wednesday, April 1st	click here	" <i>Insurance coverage and COVID-19</i> " Provides a number of common questions and their responses, grouped by customer type. Also includes Quick Links to other pertinent resources.
Principal	Thursday, March 26th	click here	" <i>Answering your questions about market volatility and retirement accounts</i> " Informational page with brief market commentary followed by FAQs on a number of topics.
Principal	Tuesday, March 24th	click here	Temporary expansion of Accelerated Underwriting program to allow the opportunity to underwrite without exam requirements if the case meets specified parameters.

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Protective Life	Updated frequently	click here	"COVID-19 Resource Center" robust microsite that is frequently updated with links to messages addressing the strength and continuity of Protective Life, changes to underwriting guidelines, adjustments to policy issue and service abilities and more.
Protective	Tuesday, April 14th	click here	Protective life has announced that they will temporarily postpone coverage on all individuals who are age 80 and above. Applicants age 70-79 must qualify for Standard or better. Ages 60-69 must qualify for Table 4 or better. Ages 0-59 and rated Table 4 or worse will be considered only on a case-by-case basis.
Protective Life	Thursday, March 26th	click here	All policies on applicants Age 60+ will require a Statement of Health on delivery. Additionally, cash with app is no longer accepted to bind coverage in California and Kansas.
Protective Life	Friday, March 20th	click here	A message from Protective's President and CEO Rich Bielen asserting that Protective remains committed to supporting their customers, employee, and communities they serve.
Prudential	Updated frequently	click here	COVID-19 Updates & Resources page. Includes links to a message from Charles Lowrey, Chairman & CEO at Prudential as well as FAQs for various audiences and non-industry-specific resources on the topic of COVID-19.
Prudential	Wednesday, April 29th	click here	Consolidated summary of changes made to pre-pandemic pending cases, retention limits, and underwriting guidelines for insureds over Age 60. Additional commentary regarding eConsent forms and NY replacement requirements.
Prudential	Wednesday, April 29th	click here	Increase in maximum face amount for PruFast Track from \$1M to \$3M. Discontinuing requirement for medical exam/ labs where possible on cases up to \$3M for individuals age 60 and younger.
Prudential	Tuesday, March 31st	click here	Multiple changes regarding application submission, underwriting requirements, and electronic policy delivery. Of note, to ensure as many cases as possible qualify for PruFast Track, Prudential will be taking on the responsibility for ordering medical requirements on all cases and will be expanding the use of electronic medical records.
Prudential	Monday, March 30th	click here	Important changes to the ILI product portfolio: A message from Kevin Brayton and Steve Roche. Also includes an updated COVID-19 Service Update link.
SBLI	Tuesday, March 10th	click here	"Important information about SBLI's response to COVID-19" A letter from the company outlining their response to the outbreak and their ongoing ability to process business.
Securian Financial	Updated frequently	click here	Includes links to various FAQs for customers, financial professionals, and employers.
Securian Financial	Tuesday, April 14th	click here	For all premium received and new indexed segments created after April 17th, Securian is reducing cap rates and participation rates on their Variable Universal Life product portfolio.
Securian Financial	Tuesday, April 14th	click here	Securian has announced grace period extensions of varying durations for individual life insurance policies depending on the date on which they were set to lapse.

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Securian Financial	Friday, April 10th	click here	Securian will now accept up to \$3M in coverage via their WriteFit program for applicants age 18 through 50. Additionally, they are not accepting applications for clients age 71+ as well as clients age 50+ subject to underwriting assessments. Money may not be submitted with new applications, and temporary insurance agreements will not be available until at least June 15th. Securian also announced similar changes to their SecureCare linked benefit product.
Securian Financial	Monday, March 23rd	click here	"How to keep your perspective on the market" Includes a 2:14 video alongside a client-facing commentary on market trends and basics.
Securian Financial	Friday, March 20th	click here	"COVID-19: We are here for you" Includes commentary on the company's response to COVID-19, their business continuity, and their financial strength.
Symetra	updated frequently	click here	On Friday, May 1st Symetra launched a dedicated Covid-19 microsite consolidating all the news and updates related to the pandemic. The site will be updated frequently.
Symetra	Tuesday, April 14th	click here	Effective April 15th, Symetra will be announcing temporary underwriting guidelines restricting the insured's maximum issue age to no more than 80 and between 60 and 79 for sub-standard risks, depending on health class.
Symetra	Monday, March 30th	click here	"Symetra's Financial Strength and Stewardship during turbulent times" Webinar reply with Symetra's Executive Management Team providing an in-depth overview of their financials including the stress-testing they regularly conduct and why Symetra remains financially strong during these turbulent times.
Symetra	Tuesday, March 24th	click here	Good Health Statement is required on delivery for all policies and prior to initiating any 1035 Exchange. Exposure to COVID-19 will result in a postponement depending on the relationship and nature of the exposure. Cases where a paramed cannot be completed will be considered on a case-by-case basis.
Symetra	Thursday, March 19th	click here	A message from Margaret Meister, President & CEO at Symetra. Includes commentary on the company's financial strength, business continuity capabilities and more.
Transamerica	Updated frequently	click here	"Monitoring the Markets: Fresh Insight on current events" Series of articles and updates written by experts at Transamerica discussing how the COVID-19 pandemic is impacting the domestic and global markets.
Transamerica	Tuesday, April 7th	click here	Transamerica announced temporary underwriting guidelines not accepting applications on clients over age 75 and disallowing LTC or Chronic Illness Riders on clients age 56-75. Additionally, requests to reduce face amounts to nonmed levels to waive medical requirements will be honored.
Transamerica	Thursday, March 26th	click here	COVID-19 Business Update from Transamerica discussing their processing of new business, communication to their sales force, claims processing, and operational adjustments.

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Zurich	Updated frequently	click here	"Coronavirus (COVID-19) Resource Hub " Collection of articles and updates from Zurich to help their customers understand and manage emerging and evolving risk. Zurich has established this dedicated hub as a business resources for customers. From here, you can access articles and resource links to help manage day-to-day operations as you navigate the growing risks associated with COVID-19.
Zurich	Friday, May 8th	click here	Zurich is hosting a webinar featuring ExamOne's Betsy Sears and Zurich's Medical Director Dr. Charlotte Lee discussing COVID-19's impact on Life Underwriting. The webinar will be held on May 21st at 11:00am Central . Registration details are available via the link provided.
Zurich	Monday, April 20th	click here	Zurich is now accepting electronic signature on selected Zurich forms including New Business applications, Delivery Requirements, and more. Additionally, they have announced reduced maximum issue ages for clients depending on their age and underwriting class.
Zurich	Wednesday, March 25th	click here	PDF message announcing that the use of electronic signatures is now acceptable for selected Zurich forms. This includes Delivery Requirements, Policy Owner Service forms, Producer and BGA contracting and appointment forms.