

From the Desk of

## Marty Johnson

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Throughout the rapidly evolving pandemic, Mutual of Omaha has been continuously evaluating our underwriting and new business practices to support business continuity, deliver a consistently high level of service, and maintain our financial strength.

As a result, **effective Wednesday, April 15, 2020**, we are implementing the following **temporary** changes to our life insurance underwriting guidelines. These changes apply to **all fully-underwritten life insurance cases that are not already approved or issued**. This includes any newly submitted and pending in-house cases, whether formal or informal.

- **Postponements Due to International Travel**

All fully-underwritten life insurance cases 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.

We will continue to monitor this situation and make adjustments as warranted.

- **Postponements Based on Insured's Issue Age**

We will be postponing all fully-underwritten life insurance cases in the following categories:

- If the individual is age 70 and above
- If the individual is age 60-69 **and** is rated greater than a Table 2. *We will also be temporarily suspending the FIT Underwriting*

*Credit Program for **all** insureds age 60-69.*

The temporary changes above are in addition to [the guidance on COVID-19 announced on March 24th](#) which postpones underwriting if the proposed insured has traveled or resided outside of the U.S. within the past 30 days, if the proposed insured or any member of his or her household has come into close contact with anyone known to have tested positive for COVID-19, or if the insured has tested positive for COVID-19 or has been hospitalized or quarantined for the virus.

Thank you for your flexibility and understanding as we all continue to adapt to changing conditions. We hope to be able to return to normal as soon as possible.

**Marty Johnson**

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[Contact Me](#)

