

New Business and Underwriting Updates

from Dave Dampman, Head of Operations and
Eileen Ehlers, Chief Underwriting Officer

To all distribution partners:

As we continue to navigate through these challenging times, we would like to communicate two key updates regarding our New Business and Underwriting procedures.

New Business Updates

We are pleased to announce that the use of electronic signatures is now acceptable for selected Zurich forms including New Business application forms and other Zurich forms.

This includes:

- New Business application forms for all states except NY and FL
- Delivery Requirements for New Business Cases
- Policy Owner Service forms
- Producer and BGA contracting and appointment forms

While the preferred vendor is DocuSign, we accept other recognized and reputable e-signature vendors as well on an exception basis. We will require the summary document generated with the DocuSign (or similar vendor) document for our records.

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).

Underwriting Updates

For all formal applications already received, we will apply our standard underwriting guidelines.

For all new formal applications, the following guidelines are temporarily in effect:

- For Issue Ages up to 60 - we will continue to make offers on cases that are Table H or better, except if one of the following COVID-19 comorbidity conditions exists. If one of the following conditions exists, we will make offers on cases that are Table D or better.
 - Obesity
 - Chronic respiratory conditions, such as COPD, asthma, emphysema, etc.
 - Chronic kidney disease
 - Diabetes mellitus
 - Heart disease
 - Cancer
 - Hypertension
 - Immunocompromised illness (e.g. Crohn's, ulcerative colitis, HIV, SLE, RA)
 - Solid organ or bone marrow transplantations
 - Long term use of immunosuppressive treatments
- For Issue Ages 60-69: we will continue to make offers on cases that are Table D or better.
- For Issue Ages 70-79: we will continue to make offers on cases that are Table B or better.
- For Issue Ages 80-85: normal guidelines apply; insured must be Standard or better.

All cases that do not meet the above criteria will be postponed. We will continue to monitor the situation and advise whether additional changes are needed. We hope to return to our standard underwriting guidelines as soon as possible once the situation has improved. If you have any questions, please [contact your sales team](#) for support.

REMINDERS

The Zurich Survivor IUL launched on April 13th. [Click here for the announcement!](#)

We have our 2020 Market Insights Webinar with Nasdaq on April 28th at 11:00 CST, [Click here to register!](#)