

Update to COVID-19 underwriting guidelines

As COVID-19 case numbers improve across key markets, we are pleased to announce that we are revising our temporary guidelines to provide more opportunities for cases to be underwritten, approved and issued. **These guidelines are effective immediately.**

We will continue to follow the latest COVID-19 research and developments, and announce additional revisions as circumstances allow.

COVID-19 underwriting guidelines

Effective September 28, 2020

Age band or factor	Previous guidance	Guidance as of September 28, 2020
Ages below 50	All cases assessed greater than Table D and/or all medical flat extras will be postponed.	No change.
Age 50-59	All cases assessed greater than Table B and/or all medical flat extras will be postponed.	All cases assessed greater than Table D and/or all medical flat extras will be postponed.
Age 60-65	All rated cases inclusive of all medical flat extras will be postponed.	All cases assessed greater than Table D and/or all medical flat extras will be postponed.
Age 66-69	All rated cases inclusive of all medical flat extras will be postponed.	No change.
Age 70-75	All cases will be postponed.	All rated cases inclusive of all medical flat extras will be postponed.
Ages above 75	All cases will be postponed.	No change.
Foreign travel	All foreign travel and consideration of qualified Category 3 Foreign Nationals is postponed.	Foreign travel will be allowed following country codes and U.S. Department of State country-by-country travel guidance.*
Co-Morbid Conditions	AIG will continue to apply the latest medical knowledge to co-morbid conditions relative to COVID-19.	

* Foreign travel not considered for the states of Florida and Georgia.

Impact on paused or postponed cases: For cases that meet criteria for reopening, underwriting reviews will begin with cases submitted on or after July 1, 2020. For cases submitted before July, Case Relationship Managers will reach out to the agency contact to verify the client's interest in proceeding.

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