

Underwriting Changes

October 1, 2020

Effective October 1, 2020, Legal & General America has updated temporary underwriting guidelines in response to COVID-19.

Legal & General America's underwriting team has been closely monitoring the COVID-19 impact on the general population. Our mission of protecting families and businesses remains our focus, especially as we continue to move forward through these challenging times. While the situation remains fluid, we're taking positive actions to help more of your clients get the coverage they need.

As COVID-19 case numbers and data continue to evolve, we have revised our temporary guidelines to provide more opportunities for cases to be underwritten, approved and issued. We continue to follow the latest COVID-19 developments and will take additional actions as trends allow.

Temporary Guideline Updates

Good Health Statement

- A Good Health Statement will continue to be required with all new or pending applications unless there is a valid TIAA in place.

Foreign Travel

- Travel plans to a country with advisory Level 1 or 2 is acceptable.
- Travel plans to a country with advisory Level 3 or 4 due to COVID-19: if travel will be canceled or delayed until the country is determined to be safe by the CDC and US State department guidelines, LGA will amend the application and proceed with completing the underwriting process.
- Travel plans to a country with advisory Level 3 or 4 due to civil unrest or terrorism; LGA will postpone the application until after travel takes place.
- Applicants recently returning from international travel will no longer be postponed. We will assess their risk based on answers to our COVID-19 questions during the underwriting process.

COVID-19 Disease Cases Remains Unchanged

- Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status.

Age and Risk Profile Postponement Parameters

We reserve the option to apply Individual Consideration. Applicants in the age ranges below whose assessed risk class exceeds rated table parameters AND the risk profile includes the referenced underlying chronic conditions listed below will generally be postponed for a minimum of 6 months or denied.

Ages 55-64 and risk profile exceeds Table 6

Ages 65 -70 and risk profile exceeds Table 4

Ages 71+ and risk profile exceeds Standard

Underlying Medical Conditions (include but are not limited to):

Cardiovascular disease

- Arrhythmia including Atrial fibrillation, Anticoagulant use
- Coronary artery disease (CAD)
- Stroke, TIA
- Other rateable cardiovascular disease

Diabetes

Lung disease

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Bronchitis/pneumonia
- Other rateable lung disease