



CORE CARRIER STATUS - COVID-19

	What is the expected impact on underwriting? Slow down 50%? No impact?	What is the expected impact on policy issue and delivery? Will policies, for example, still be overnighted?	What is the expected impact on binding policies? Will you accept checks (if BGAs can send them) and process them to place coverage in force? Will you accept a copy of a check to bind coverage?	With medical offices around the country closing all non-essential functions (often meaning no medical records retrievals), are you planning on any change to your medical records requirements?
AIG	No answer, yet.			
Allianz	The expected Impact is minimal as our entire UW team is remote and has been working remote for a number of years.	The good news is that our New Business team is equipped and already has been working both in office and remotely so really this kind of is business as usual for us. Where I think we will see some slowdown is of course on delivery and client connectivity at the advisor level. We will still be overnighting policies and we actually make all policies available via PDF to print right after issue as well on the website.	We need the physical check to bind coverage. If there is no binding, we can always put in force with EFT and switch to paper checks later	Unsure of the affect thus far. Because of our PHI process, we typically end up ordering records less frequently than some competitors but time will tell on this one.
Columbus Life	All of our underwriters have had remote capabilities and experience working from home. We don't expect a significant impact to underwriting production.	We are still planning to deliver policies as we have and Fed Ex will remain in place as long as Local and Federal Government allow us to continue normal operations.	At this time, we have not made change to our conditional receipt process. We will accept checks for the binding receipt and to place coverage in force. We will not accept a copy of a check to bind coverage.	In the event that medical records cannot be obtained because of an office closing we will consider patient portal records. If those records do not contain the information sought then we will consider waiving records on a case by case basis.
Equitable	No impact on UW and timeline.	Both new business services centers open and fully staffed) (Yes overnight delivery.	Equitable will accept checks or wires as normal, no changes on binding policies, Equitable will not accept copy of check to bind.	No changes as of now, we are working to waive APS's when possible. We understand medical records retrieval will be impacted with this virus concern.
Global Atlantic	Answers forthcoming.			
John Hancock	Answers forthcoming.			
Legal & General America	We are not expecting a major impact as the majority of our underwriters are remote.	There is no change in the way we are going to operate at this time, business will be done as normal as possible.	We use Check21 and will continue to do so. There has not been any move to make a change to the TIA process at this time. (I would be interested to know if someone does.)	Not at this time. This will most likely be a decision that will happen as things progress.
Lincoln Financial Group	Answers forthcoming.			
Mutual of Omaha	Responded with this communication.			
National Life	We do not expect a slow down in underwriting, in fact we are looking to expand our face to face requirement above \$2 million.	Policy Issue time will remain the same, but need to follow up on Fed-Ex of policies.	Yes, we accept checks and copies of checks to bind coverage.	No change yet, but we do have the ability to check MIB, MVR and Prescription DB without fluids up to \$2 million age 50 and \$1 million age 60.
Nationwide	No answer, yet.			
OneAmerica	We have 118 associates totaling the three departments. Of those 118: <ul style="list-style-type: none"> o 106 are equipped to work remotely and will begin doing so tomorrow. o 10 are in the process of being equipped to work remotely, and we expect them to start doing so in the next week. Until then, they will be working from the Home Office. o 2 are either not equipped or not proficient enough to work remotely and will remain in the Home Office as long as the building remains open (both of these associates are in New Business). Case Managers can all be reached via their direct work phone number. These calls will route to the associate's cell phone. Overall we expect little to no disruption in service. Licensing will have a voicemail message on their department phone line alerting callers to the remote work environment with a request to direct all inquiries to email. New Business will have a presence in the office to handle mailing overnight transfer requests and any other physical mailing requests. Prior testing has shown minimal impact to production for associates working remotely, however Managers are monitoring closely. We will alert you all if we expect service levels to shift out of standard. Underwriting works remotely already so there should be no change to their daily operations.			
Pacific Life	No answer, yet.			
Principal	No answer, yet.			
Protective	No answer, yet.			
SBLI	No answer, yet.			
Securian	No anticipated impact at this time. As you know, underwriting is dependent on upline and downline processes. With that said, paper applications are more susceptible to slower business continuity or processing, so eApplication and our WriteFit program are both a good and better option at this time and moving forward. We are fully remote capable with the majority of the underwriting team currently remote and have been for over a year now.	Again, no anticipated impact at this time. When needed a policy will be overnighted. This would be a great time for the agent and client to agree to epolicy delivery at the time of application.	We don't anticipate an impact at this time. Please reference our temporary insurance agreement regarding binding insurance with checks. We generally tell the agent they have a week to forward in the actual check, but can submit a copy of it with the application, because the agent is representing MN Life he/she can collect the money on behalf of us.	It is a little too early to say what the impact would be. Priority of the market segment will be key. We do not currently have a plan to change medical underwriting requirements. However, we are in discussion due to the fluidity of this situation. Whatever the plan, it will be based on the facts of the situation as this develops over the next few weeks.
Symetra	No answer, yet.			