

Field Bulletin

COVID-19 Updates: Updates to underwriting requirements, the eDelivery Option and new client resource page

TO: MGAs

RE: COVID-19 Updates: Updates to underwriting requirements, the eDelivery Option and new client resource page

Date: May 14, 2020

Effective: May 9, 2020

Updates to underwriting requirements

Applications submitted through SimpleSubmit®

We have removed the pre-qualification questions for medical and personal history from the e-App. All applicants age 18-50, 1M or less and 51-60, 500k or less will now qualify to use the WriteAway® process. Accelerated decisions will still be based on underwriting risk.

Underwriting requirements for applicants ages 61 - 70

To decrease the need for the face-to-face application process, applicants age 61-70 and face amounts \$250,000 and less will be able to complete the part 2 medical history questions within the e-App. Clients will only need to complete physical measurements, blood pressure reading, and the blood and urine portion of the exam. The full paramedical exam will not be needed. This is not available in California.

Updates to the eDelivery Option

In order to continue to streamline the eDelivery Option process for New Business and Policy Change policies, the following updates are taking place.

Applications submitted through SimpleSubmit:

- Beginning Saturday May, 9, the 'Consent to do Business Electronically' (eDelivery Consent form) will no longer be needed when submitting an application through SimpleSubmit.
- Instead, the client will be able to indicate within the e-App if they want to receive their policy electronically.
- If the eDelivery Option is selected, the policyowner will be required to provide an email address.

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Change to Statement of Health signatures:

- The agent's signature will not be required on the Statement of Health for any policies that are emailed to the client.
- Any other outstanding delivery requirements (i.e. amendment, illustration, etc.) will adhere to normal signature requirements.
- As always, delivery requirements may be mailed, securely emailed, faxed, or uploaded to our website by the MGA.

In addition to the electronic version, the administrative office will mail physical policies to the agent. Please note, clients residing in foreign countries are not eligible for the eDelivery Option.

Client resource page

Many states have adopted and communicated emergency orders related to the COVID-19 pandemic. For your and your clients' convenience, we have included links to state emergency orders on our newly created [COVID-19 client resource page](#).

If you have a client that has been impacted by the COVID-19 pandemic and they need additional time to make their premium payment, please reach out to our Customer Contact team to discuss what accommodations might be available. These temporary procedures do not waive the policyowners' obligation to pay premiums due but may allow the extra time in which to pay them.

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