

Underwriting Changes

Effective April 1, 2020, Legal & General America has implemented new temporary underwriting guidelines in response to COVID-19.

Underwriting Team Update

Legal & General America's entire underwriting department has been working remotely for several years. While some companies may be new to processing business in a remote environment, our underwriting team capabilities have not been impacted by the recent COVID-19 situation. We are working closely with our vendors to ensure service standards continue and are developing mitigation plans in the event exam services are interrupted in some areas.

Temporary Guideline Updates

Foreign Travel

- At this time, due to potential exposure to COVID-19, any planned foreign travel will be postponed for a period of 30 days following the applicant's return from their trip.
- If travel plans are confirmed to have been cancelled, or indicated to only take place once the travel advisories are lifted, underwriting will approve the application and include an amendment to reflect the cancellation of travel plans or the parameters under which travel will occur.

Reconsideration of Previous Postponements for Travel

- We will be reviewing cases that were postponed in March 2020 due to potential exposure to COVID-19 to see if reconsideration can occur.

COVID-19 Disease Cases

- 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

Applicants in the below age ranges whose assessed risk class exceeds rated table parameters AND the risk profile includes any of the referenced underlying chronic conditions listed below will be postponed for a minimum of 6 months:

Ages 50-64 and risk profile exceeds Table 6

Ages 65 -70 and risk profile exceeds Table 4

Ages 71-75 and risk profile exceeds Standard

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

Cancer

- Advanced Stage
- Incomplete treatment
- Organ of origin: lung, pancreas, brain, multiple primaries, melanoma, incomplete resection, recurrence, ongoing chemotherapy etc

Cardiovascular / Cerebrovascular disease

- Arrhythmia including Atrial fibrillation, Anticoagulant use
- Cardiomyopathies
- Coronary artery disease (CAD)
- Stroke, TIA or documented cognitive impairment
- Valvular disease
- Other rateable cardiovascular disease

Dementia

Diabetes (type 2; T2DM)

- With end organ damage (excluding retinopathy), history hypoglycemia, compliance/control issues, insulin therapy, young age diagnosis (< age 30)/long duration

Frailty

- Includes mobility issues: current, functionally impairing, recovery not expected

Immunosuppression

- Current chemotherapy
- History of recurrent infections
- Immunosuppression for complex systemic disease (e.g. rheumatoid arthritis)

Kidney Disease

- Chronic Kidney Disease
- Cystic kidney disease
- Marked proteinuria

Lung disease

- Asthma (moderate or severe)
- Chronic Obstructive Pulmonary Disease (COPD)
- Recurrent bronchitis/pneumonia
- Other rateable lung disease