

Underwriting Changes

April 8, 2020

Effective April 8, 2020, Legal & General America has implemented new temporary underwriting guidelines in response to COVID-19.

While the COVID-19 pandemic has caused disruption and new challenges for all Americans, our first concern is for the safety and well-being of our customers, business partners, and employees. Legal & General America's mission of protecting families and businesses remains our focus, even more so during these times of uncertainty.

As we continue to work closely with exam vendors, we understand that the completion of underwriting requirements, specifically insurance exams and in some cases obtaining medical records, is proving more difficult at this time. We've taken the following measures to mitigate this issue and to help your clients get the coverage they need.

Temporary Guideline Updates

Effective April 8, 2020, for any pending or newly submitted formal applications, we're offering additional solutions to underwrite without exams. In addition to our automated underwriting program, we've developed some temporary guidelines recognizing the current situation. Note, we'll regularly review these guidelines and reserve the right to make changes at any time.

Exam Substitution For Applicants With Recently Completed Physicals

An applicant's recent routine physical will be accepted in lieu of a paramed exam if it has sufficient data and if the trending rate class based on other evidence does not exceed table 3, does not require a medical flat extra and there is no evidence of material non-disclosure. We have several methods available to collect this data, but expect to utilize Human API in most cases. [Human API](#) is a tool that allows your clients to securely share their medical records and health data with Legal & General America. Age, amount and physician visit limits are as follows:

Ages	Max Total Line Coverage	Physician Visit Within
20-50	\$2 million	24 months
51-60	\$1 million	18 months
61-65	\$1 million	12 months
66-70	\$500,000	6 months

Attending Physician Statement (APS) Substitution

When we are unable to obtain APSs through traditional ordering, Legal & General America (LGA) may initiate a request for digital health data through Human API or other sources, which may require physician portal information from your client. **Please do not request patient portal information or a traditional APS without first consulting with your underwriter.** If you already have APS or portal records as a result of field underwriting or applying with another carrier, please clearly identify these documents and include with the application. Even when substituting digital data, LGA will require any relevant special medical authorizations to be secured and will obtain a traditional APS once available.

APS substitutions will be available based on age and face amount as follows:

Ages	Max Total Line Coverage
20-50	\$2 million
51-60	\$1 million

Attending Physician Statement (APS) Substitution continued

Please understand that digital health data has limitations. The case underwriter will assess the adequacy of what is received and a substitution will be made if the data is sufficient, if the trending rate class based on other evidence does not exceed table 3, does not require a medical flat extra and there is no evidence of material non-disclosure. Not all cases will be approved or issued. The following conditions typically require an APS:

- Coronary Artery Disease (confirmed)
- Atrial fibrillation
- Cancer- diagnosed within 10 years (except non-melanoma skin cancer)
- Chronic lung disease (eg. COPD)
- Chronic kidney disease
- Stroke/TIA
- Neurologic conditions such as ALS, MS, Parkinson's disease
- Diabetes with complications such as heart/vascular disease, kidney disease or insulin treatment
- Psychosis or schizophrenia
- Hospitalization within 1 year
- Any ER visit for asthma within 1 year

Cases that do not meet the temporary guidelines will be considered on an individual case basis. Our underwriters will proactively review pending cases to identify options that may be available to continue underwriting without exam requirements and then notify you of available options.

Legal & General America is well-positioned to meet the needs of our customers and business partners with our electronic and digital application capabilities. We truly value your partnership and appreciate the confidence you have in us as we work through these challenges together. As always, please call or email your team underwriter with any questions.