UNDERWRITING BULLETIN



May 7, 2021 21-031

Lifting of COVID-19 underwriting restrictions

In the wake of positive COVID-19 case trends, we are pleased to announce that, **effective May 12, 2021**, our temporary underwriting restrictions that have been in place since April 2020 will be lifted and our normal pre-COVID-19 underwriting guidelines will be in effect. We will continue to require a current Statement of Health for all policy approvals. See the table below for details.

Within WinFlex, cases previously impacted by the COVID-19 restrictions can be illustrated but may still get warning messages. These COVID warning messages can be ignored. They will be removed as part of the next WinFlex release update.

We truly appreciate your partnership and patience through these challenging times. Our Sales, Underwriting and New Business teams are ready to review and process your cases, and help get your business back to normal as quickly as we can.

AIG Life US underwriting guidelines

Effective May 12, 2021

Age band or factor	Previous guidance	Guidance as of May 12, 2021
Ages below 59	All cases assessed greater than Table D and/or all medical flat extras postponed.	Normal pre-COVID-19 underwriting guidelines in effect.
Age 60-69	All rated cases inclusive of all medical flat extras postponed.	Normal pre-COVID-19 underwriting guidelines in effect.
Age 70+	All cases postponed.	Normal pre-COVID-19 underwriting guidelines in effect.
Foreign travel	Foreign travel allowed following U.S. Dept. of State country-by-country travel guidance.*	Foreign travel allowed following published Foreign Travel guidelines.*
All policies	Current Statement of Health required on all policy approvals.	Current statement of Health required on all policy approvals.

^{*} Foreign Travel not considered in the states of Florida or Georgia.

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