



COVID-19 UPDATE

July 27, 2020

Protective continues to monitor the changing COVID-19 environment, and we are committed to keeping you informed.

Today's update:

- Improvements to Protective's temporary underwriting guidelines

Please visit the [COVID-19 Resource Center](#) for complete information on Protective's response.

[Visit Our Resource Center](#)

Improvements to Protective's temporary underwriting guidelines

Protective has simplified the underwriting guidelines it introduced on April 15 in response to the spread of COVID-19. The new guidelines are listed below. These temporary changes apply to fully underwritten life insurance applications and do not apply to applicants who are approved for instant issue of simplified issue life insurance, including single payment whole life or Executive Benefit life products approved on a guaranteed issue basis.

These revised limitations simplify the assessment for all ages. In addition, they now allow for possible coverage on applicants age 60 – 79 with

underlying medical conditions by including those conditions within the risk class outlined below. For ages 0 – 59 rated greater than Table 4, we will continue to carefully consider the underlying conditions (including significant obesity).

Age and rating limitations:

- Age 80+: Postpone
- Ages 70 – 79: Must be Standard or better
- Ages 60 – 69: Must be Table 4 or better
- Ages 0 – 59: Will consider all risks through Table 4

Applicants age 0 – 59 who are rated over Table 4 will be considered on a case-by-case basis if there is no significant underlying medical condition or treatment that makes them more susceptible to COVID-19 death. These medical conditions and treatments include, but are not limited to:

- Heart disease
- Significant cancer in the last 10 years
- Obesity rated higher than Table 4
- Diabetes
- Pulmonary disease (COPD, Asthma, etc.)
- Autoimmune or Immunosuppressive Disease
- Any medication that causes immunosuppression (Biologic, Prednisone/Steroid, Methotrexate, etc.)

These temporary changes apply to all new or pending cases with no final underwriting offer or outstanding underwriting requirements. They do not apply to issued or approved cases that are awaiting policy issue requirements, including a Statement of Health.

Applications that were postponed due to our prior temporary underwriting limitations that may now be eligible for consideration within the revised guidelines may be reopened and reviewed as requested. We will not be automatically reopening cases that were previously postponed due to COVID-19 limitations.

Statement of Health:

All fully underwritten coverage approved on any applicant, regardless of age or face amount, continues to require a Statement of Health to be signed on delivery. This includes applicants who are not approved for instant issue of simplified issue life insurance or single payment whole life.

For full details on the new temporary guidelines, visit our [COVID-19 Resource Center](#) and click on the **Underwriting tab**.

Our COVID-19 Resource Center

Visit our [COVID-19 Resource Center](#) for regularly updated information.