



A Message from the President

"From a financial perspective, American National is well capitalized, which means we're financially secure. We have strong liquidity, or access to money, when needed. Although the events of the past two weeks have been challenging for all companies, our financial strength allows us to weather the ups and downs of events, including stock market movements. We've been through these types of events before in our 115-year history and survived them."

Jim Pozzi, President & CEO, American National Insurance Company

COMMUNICATION

Q: How will the company be communicating new information? Where should I go for updates?

A: IMG will update this document with new information as it becomes available. There will be a link to it on the IMG homepage. IMG will also email relevant updates to its email blast distribution. 3/20/2020

Q: If I have a question that's not answered here then who do I contact?

A: For more information please call the field support center at 888-501-4043 or your national sales manager. 3/20/2020

BUSINESS OPERATIONS

Q: What is the situation at the American National Home Office? What do we need to do differently to work with you?

A: American National is encouraging employees to work from home if they have the equipment and setup to do so. Our remote capabilities have been tested more than others with hurricanes and floods in recent years. Currently, all areas are functioning at normal levels, and we do not anticipate any reduction in service. 3/20/2020

Q: How would the company handle a sudden surge of withdrawals or policy loans, to cover a client's extended time of unemployment, for example?

A: We are fully capable and prepared to handle both the administrative processing and liquidity such a situation would require. 3/20/2020



COVID-19 FAQs (continued)

BILLING SUPPORT AND SERVICE

Q: Is the company providing any assistance to customers who are financially impacted, such as premium holidays, extension of premium due dates, etc.?

A: The company is immediately pausing cancellation of coverage due to non-payment for all of our policyholders. This means insurance policies will not be cancelled from now through June 1, 2020. While we encourage policyholders to continue to make payments on their insurance policies, customers can contact Life Customer Service at 1-800-899-6806 to discuss a payment plan. To help policyholders, the company can work with them to defer the timing of their payment to a later date. This means the timing of the payments can change, but the total amount of the premiums owed on the policies stays the same. Automated bank drafts for premium payments will continue unless you make alternative arrangements.

3/24/2020

[For more information for your clients, please click here.](#)

Q: Is American National offering any additional time to make the initial payment on approved policies?

A: There has been no change in this process. For cases that have been approved but the payment has not yet been received we are still allowing 45 days to receive the payment.

3/30/2020

LIFE UNDERWRITING

Q: What's the status of the Underwriting area? Should we expect service impacts?

A: The Underwriting staff is operating with full staff. Agents and staff should continue to use normal communication processes with the Underwriting team.

3/20/2020

Q: What has been the impact on the life underwriting process? Are paramedical exams still taking place?

A: Under our current policy, we have 60 days to perform an exam, so we will hold that application open for that amount of time. All our examination companies have notified us that they are questioning applicants about symptoms. If there are questionable issues, they will postpone the examination.

Our exam vendors are operational in most areas, but there are some areas of the country where paramedical exams cannot be obtained. Examiners will question applicants about symptoms, exposure and travel and will advise the client of their own situation. If there are questionable issues, the examination will be postponed. We will not issue coverage to anyone with imminent foreign travel plans. In addition, anyone who has returned from international travel will be postponed for 30 days.

It may be difficult to find local examiners. Our Life Insurance Administration group suggests calling these resources:

- APPS: 800-635-1677
- Exam One: 800-768-2056
- IMS: 877-808-5533

7/16/2020



COVID-19 FAQs (continued)

Q: What about applications once they have been submitted? Will they be impacted?

A: Most of our business comes in electronically and is very unlikely to be impacted. Once in the system, underwriting itself is not affected. 3/20/2020

Q: Can a client still receive life insurance if they have traveled internationally?

A:

- Any imminent planned foreign travel will **postpone** the approval process.
- Anyone returning from international travel will be **postponed** for 30 days.

4/3/2020

Q: How will a client be rated if they are social distancing/self isolating?

A: If the client is self-isolating/social distancing with COVID-19 symptoms suggested by a medical professional; and is waiting to be tested for COVID-19 or for the disease to present, the underwriting process will be **postponed**.

If the client has a history of self-isolating/social distancing with symptoms based on medical advice or confirmed disease, fully recovered without any complications, and has returned to normal activities:

Months since recovery:

- Less than or equal to 1: **Postpone**
- >1 month: **Underwrite normally**

If the client is in self-isolation due to possible or known contact to COVID-19, without symptoms, no diagnosis, and has returned to normal activities:

Months since self-isolation completed:

- Less than or equal to 1: **Postpone**
- >1 month: **Underwrite normally**

If the client is adhering to the government lockdown, with no other reason to self-isolate, without symptoms or diagnosis, and would otherwise be continuing normal activities: **Underwrite normally**

4/7/2020

OTHER UNDERWRITING ACTIONS

Q: Is there an age restriction to receive life insurance during the COVID-19 outbreak?

A: Yes, currently our underwriters are doing everything they can to issue all cases however the following ages are being postponed at this time.

- Ages 80+: **Postpone** all cases until COVID-19 pandemic contained
- Ages 60-79: **Postpone** all cases that require a rating of **higher than table 4** or flat-extra of \$5 per thousand or more for a medical reason.
- Ages 70+: NIA/Good Health Statement is required on all cases.

4/7/2020



COVID-19 FAQs (continued)

Q: If I am doing business in New York am I required to submit a recorded phone interview with my clients?

A: Yes, because we are unable to use Good Health Statements in NY. In lieu of Good Health Statement, we will require a recorded phone interview with proposed insured's age 60 and up and will ask the following questions:

1. Have you tested positive for Coronavirus/COVID-19?
2. Within the last 30 days, have you experienced symptoms of a new or unexplained continuous cough, high temperature or fever, breathing difficulties or any other symptoms of coronavirus/COVID19?
3. Within the last 30 days have you been in direct contact with someone who has been confirmed or suspected to have Coronavirus/COVID-19?
4. Within the last 30 days have you been self-isolating due to symptoms of Coronavirus/COVID-19?
5. Within the last 30 days have you been advised to self-isolate (other than for required general government lockdown)?

If any of these questions answered "yes", underwriting action will be to **Postpone**.

4/7/2020

Q: Where can I find more information on how Underwriting is responding to COVID-19?

A: To find out more information listen to our recorded webinar hosted by Scott Marquis, SVP Life Underwriting. [Click to Listen](#)

4/17/2020

Q: What if my client has been fully vaccinated against COVID-19?

A: We do have special consideration for individuals who have had full vaccination against COVID-19*

If a proposed insured can provide documentation of full vaccination against COVID-19, normal underwriting rules can be applied for cases within retention.

A copy of the vaccination card showing full vaccination has been completed will serve as documentation.

This will allow, for example, insurability for situations such as:

- Individuals over the age of 80
- Individuals ages 60–79 and rated over T4
- Medical Professionals who would have normally been postponed.
- Standard or better risks with foreign travel plans (Individual Consideration on substandard risks)

Retention Limits:

Age	Retention Limits	Maximum Table Rating
0–75	\$5,000,000	All Ratings
76–80	\$2,000,000	Table 8
81–85	\$1,000,000	Table 4

*Please note: We are monitoring this very closely and these guidelines may change as new information is developed regarding COVID-19, its variants and vaccinations.

2/8/21



COVID-19 FAQs (continued)

Q: Are there special Underwriting considerations for healthcare workers and first responders?

A: Yes, they will need to complete the phone interview, which contains COVID-19 questions addressing symptoms, positive test results, exposure, and orders to self-quarantine regardless of whether they get a paramedic exam or not. Based on a review from that conversation a postponement may be warranted. Assuming no postponement is warranted, they would still be eligible for the accelerated programs, regular and expanded, as long as they meet the normal requirements, and do not have any additional underwriting concerns.

4/17/2020

LIFE CLAIMS

Q: Are life claims being impacted?

A: Currently, our Life Claims functions are operating normally.

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888-501-4043 | img.anicoweb.com