

John Hancock Brings Underwriting Capacity Back Online

In what we can only hope is the start of a trend across the industry, John Hancock has relaxed some of the COVID-19 related restrictions on underwriting capacity, restoring the ability to offer on clients up to age 90 and \$40MM of facultative reinsurance capacity. Read on for the details!

Find out more about these changes from John Hancock...

- [Formal Announcement from John Hancock](#)
- [John Hancock COVID-19 Resources](#)

FROM JOHN HANCOCK...

As a leader in innovation and digital transformation, our goal is to offer you the most modern and efficient solutions to help streamline how you do business. In recent months, mindful of the challenges you have faced, we have accelerated our digital health data strategy to offer you alternative ways to access information.



We are pleased to let you know we are experiencing favorable outcomes from our collaborations with [Human API](#) and [Clareto](#). By enabling access to digital health information in real time and reducing the wait time for medical records by as much as 30-45 days, these digital platforms are expediting the underwriting process and significantly improving the client experience. We encourage you to explore these capabilities and see how they can make the application process easier for you and your clients. Meanwhile, we will continue to explore additional solutions, including new ways to access digital health information, and will update you as new offerings become available.

Additional underwriting updates:

- We are excited to announce availability of facultative capacity up to \$40M, up to and including age 59.
- In addition, we have resumed accepting and processing applications on individuals up to and including age 90.

On behalf of everyone at John Hancock, thank you for your partnership. We look forward to continuing to serve you and your clients and welcome your feedback on ways we can improve our processes.

Susan Ghalili, FALU, FLMI, CLU

VP, Underwriting Transformation
Chief Underwriter

