

AIG Eases Some COVID-19 Based Underwriting Restrictions

Last week saw AIG ease some of the temporary underwriting guidelines put in place in response to the COVID-19 pandemic. They are summarized below, but the full details in the AIG Field Bulletin should be reviewed for additional clarity. Read on for the details!

Find out more about these changes from AIG...

- [Formal Announcement from AIG](#)
- [AIG Field Bulletin](#)

FROM AIG...



As the pandemic continues to impact the way we do business, our medical underwriting team continually monitors COVID-19 data, trends and research, looking for any opportunity to revise our guidelines.

This research has resulted in us being able to modify our guidelines to underwrite certain co-morbidities. This applies to both new submissions and cases that have been paused or postponed.

We have identified some medical conditions where we believe cases may proceed or be reopened under specific circumstances.

Going forward, cases with only one of the allowed co-morbidities noted below may be allowed if the co-morbidity is the only reason the case was, or would be, paused or postponed, and the applicant is under 70 years of age. Eligible co-morbid conditions include:

- Diabetes
- Cardiovascular/Cerebrovascular
- Respiratory/Asthma
- Malignancies
- Immunosuppression Medication
- Ulcerative Colitis and Crohn's Disease
- Hypertension

Impact on Previously Paused/Postponed Cases

Our underwriting team is reviewing all cases with co-morbid histories for reconsideration. Cases that meet specific criteria will resume underwriting – APS, MIB, Rx, etc. Requirements will be posted to any case which has been reopened. If you have questions on your cases that have been paused, please contact your Case Relationship Manager. Please note:

- Not all cases will qualify. Cases will be reviewed individually to evaluate co-morbid conditions and overall risk.
- Credits will not be used to improve ratings so a case qualifies for coverage. How will I know if my case has been reopened?