

COVID-19 underwriting update for December 2020

With the continued surge in COVID-19 cases across the country, we are now seeing new records in positive cases, hospitalizations and number of deaths per day. For this reason, we need to put a hold on our plans to relax our temporary COVID-19 guidelines, and for some cases we are reinstating stricter guidelines.

We understand this is disappointing news, and we have made every effort to make these latest adjustments as minimally disruptive as possible. For this reason, we will employ a two-step approach that provides a 4-week window allowing us to monitor developments and adjust if trends improve.

Here are the adjustments to our current temporary guidelines that will go into effect in two steps beginning December 14:

Step 1, effective December 14

- All pending cases for ages 70-75 will be postponed
- All pending cases with a ratable BMI will be postponed

Step 2, effective January 11, 2021

- All rated pending cases for ages 60-65 will be postponed
- We will eliminate the use of credits on all pending cases

[See page 2 for a full overview of our updated guidelines, effective December 14.](#)

We will closely monitor COVID-19 data and the progress of vaccination efforts over the next few weeks. If the situation and forecast improve, there may be an opportunity to place the Step 2 implementation on hold. We will update you before January 11 of our plans and next steps.

All the AIG teams involved in your cases are focused on working with you to help move your business along as quickly as possible, whenever possible. If you have any questions or concerns, please reach out to your contacts in underwriting, sales or case management, and let us know how we can help.

COVID-19: Underwriting update for August 2020

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Note: Our latest guidelines are always available on the [AIG Responds](#) page in Connex.

COVID-19 underwriting guidelines

Effective December 14, 2020

Age band or factor	Previous Guidance	Guidance as of December 14, 2020
Ages below 50	All cases assessed greater than Table D and/or all medical flat extras postponed.	No change.
Age 50-59	All cases assessed greater than Table D and/or all medical flat extras postponed.	No change.
Age 60-65	All cases assessed greater than Table D and/or all medical flat extras postponed.	No change.
Age 66-69	All rated cases inclusive of all medical flat extras postponed.	No change.
Age 70-75	All rated cases inclusive of all medical flat extras postponed.	All cases postponed.
Ages above 75	All cases postponed.	No change.
Foreign travel	Foreign travel allowed following country codes and U.S. Department of State country-by-country travel guidance.*	No change.
BMI	Cases allowed up to Table B on BMI, where rating allowed by age.	All cases with ratable BMI postponed.
Co-Morbid Conditions	AIG will continue to apply the latest medical knowledge to co-morbid conditions relative to COVID-19.	

* Foreign travel not considered for the states of Florida and Georgia.