

SPECIAL REPORT

DATE: March 18, 2020
TO: Life Insurance Producers, Management, Office Administrators, and Technical Staff
SUBJECT: Underwriting Updates: COVID-19

Category	
<input checked="" type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input type="checkbox"/>	Product
<input type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

Underwriting Updates: COVID-19

Pacific Life is keeping abreast of developments regarding COVID-19 and the well-being of our policyowners and the financial professionals who serve them is of utmost importance to us. We will keep you updated of any ongoing process changes. The following updates pertain to Pacific Life's underwriting process, including paramed exams, lab processing, and medical records providers.

A Word About Life Insurance Exclusions

A pandemic is not an exclusion under our policies.

Underwriting Process Update

For new business applications and policy deliveries, note the following underwriting process changes effective immediately:

- **Wealthy Global Citizen Applications**—A Certificate of Health is required on policy delivery to assure no change in the applicant's health.
- **All Other Applicants Traveling From Travel-Ban Countries**—If an applicant has traveled from one of the travel-ban countries as found at the U.S. Department of State (Travel.State.Gov), a 14-day delay period will apply:
 - After the 14-day delay period, if the individual tests negative and is cleared, an application may be submitted or a policy delivered.
 - After the 14-day delay period, if the individual tests positive, an attending physician statement must be received stating the virus has been cleared and is required prior to submitting an application or delivering a policy.
- There are no current impacts to Guaranteed Issue underwriting procedures.

Underwriting Vendor Updates

Our vendors have provided us with the current state of their operations and the status of their business continuity plans, if/when they need to be implemented. It is important to note that our vendors are complying with all state and local government guidelines. As the situation is very fluid, we will

continue to remain in close contact with our vendors. We will provide regular updates and notify you if there are any changes in the status of our vendors' operations.

Paramed Exam Process Updates

When scheduling appointments to complete paramed exams, our vendors will ask whether—within the last 14 days—the applicant has exhibited signs of fever or respiratory distress, traveled to a travel ban country, or has had close contact with someone who has. If the applicant provides any information that indicates possible exposure, the appointment will be rescheduled 15 or more days out. During the call to access the applicant's potential exposure, the examiner will also clearly confirm the same information for themselves, so that the client can be assured the examiner has not been exposed.

Lab Processing

Both our labs have confirmed that they are fully operational, have business continuity plans in place, and do not expect any impacts to processing at this time.

Medical Records Providers

Our medical records providers have also confirmed that they are operational, have business continuity plans, and have stated that some facilities have been operated with reduced staff or are closed and so there may be delays in receiving records.

We appreciate your patience and understanding during these unusual times. Please feel free to contact your Pacific Life representative with any questions.

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