

Transition rules for postponed cases: QoL Guarantee Plus GUL II

Following the recently announced premium increase taking effect May 30, 2020, for **QoL Guarantee Plus GUL II**, we want to make you aware of transition rules for cases that may have been postponed due to the factors listed to the right. These factors are part of our temporary COVID-19 underwriting guidelines announced in April.

Under any of the scenarios described to the right, in order to retain the old product and rates, all requirements must be received by the dates noted and the case must be issued no later than October 31, 2020. Otherwise the policy will move to the new rates. Additional rules below:

- **May 29:** Last date to drop a ticket or submit paper application for old product.
- **May 30:** New tickets dropped or paper applications received as of this date will receive new product.
- **June 19:** Last date for AIG to receive an application (in good order) for the old product from a ticket dropped on or before May 29.
- **October 31:** Last date AIG will issue an old QoL Guarantee Plus GUL II.

Regardless of the date when the temporary COVID-19 underwriting guidelines are lifted, the old product rates will no longer be available to be issued beyond October 31, 2020. Thank you for your business and for your continued patience with these guidelines.

Case postponement factors under temporary COVID-19 standards

- **Diagnosis or Known Exposure:** Proposed insured was diagnosed with, or had known exposure to, COVID-19.
- **Age/Rating Band Factors:**
 - Proposed insured is aged 70+.
 - Proposed insured is aged 60-69, and case is rated inclusive of all medical flat extras.
 - Proposed insured is aged 50-59, and case is assessed greater than Table B inclusive of all medical flat extras.
 - Proposed insured is aged <50 and case is assessed greater than Table D and/or inclusive of all medical flat extras.
- **Co-morbidities:** Proposed insured has a condition that, in general, makes a person more susceptible to COVID-19 and its more severe health impacts, including but not limited to coronary artery disease, metabolic disorders, respiratory impairments and underlying malignancies.

Additional resources

- [Bulletin 20-039:](#) COVID-19 Underwriting Guidelines (April 8)
- [Bulletin 20-037-PG:](#) QoL Guarantee Plus GUL II Premium Increase