



COVID-19 FAQs

Last updated 3/20/2020

COMMUNICATION

Q: How will the company be communicating new information? Where should I go for updates?

A: IMG will update this document with new information as it becomes available. There will be a link to it on the IMG homepage. IMG will also email relevant updates to its email blast distribution. 3/20/2020

Q: If I have a question that's not answered here then who do I contact?

A: For more information please call the field support center at 888-501-4043 or your national sales manager. 3/20/2020

BUSINESS OPERATIONS

Q: What is the situation at the American National Home Office? What do we need to do differently to work with you?

A: American National is encouraging employees to work from home if they have the equipment and setup to do so. Our remote capabilities have been tested more than others with hurricanes and floods in recent years. Currently, all areas are functioning at normal levels, and we do not anticipate any reduction in service. 3/20/2020

Q: How would the company handle a sudden surge of withdrawals or policy loans, to cover a client's extended time of unemployment, for example?

A: We are fully capable and prepared to handle both the administrative processing and liquidity such a situation would require. 3/20/2020

BILLING SUPPORT AND SERVICE

Q: Is the company providing any assistance to customers who are financially impacted, such as premium holidays, extension of premium due dates, etc.?

A: We understand that there may be instances where clients find themselves facing financial difficulties and we're here to help by supporting the state mandated grace extensions for California and Alaska.

LIFE UNDERWRITING

Q: What's the status of the Underwriting area? Should we expect service impacts?

A: The Underwriting staff is operating with full staff. Agents and staff should continue to use normal communication processes with the Underwriting team. 3/20/2020



COVID-19 FAQs (continued)

Q: What has been the impact on the life underwriting process? Are paramedical exams still taking place?

A: As of now, our exam companies report that they are not doing exams in Puerto Rico, Pennsylvania, and the San Francisco Bay area. Under our current policy, we have 60 days to perform an exam, so we will hold that application open for that amount of time. All our examination companies have notified us that they are questioning applicants about symptoms. If there are questionable issues, they will postpone the examination.

We will not issue coverage to anyone with imminent travel plans to any level 3 country (currently South Korea, Europe (including the UK and Ireland), China, Malaysia, Venezuela, and Iran.)

It may be difficult to find local examiners. Our Life Insurance Administration group suggests calling these resources:

- APPS: 800-635-1677
- EMSI: 800-872-3674
- Exam One: 800-768-2056
- IMS: 877-808-5533

Q: What about applications once they have been submitted? Will they be impacted?

A: Most of our business comes in electronically and is very unlikely to be impacted. Once in the system, underwriting itself is not affected. 3/20/2020

LIFE CLAIMS

Q: Are life claims being impacted?

A: Currently, our Life Claims functions are operating normally.

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