

Connex

Frequently Asked Questions — COVID-19



COVID-19 and its impact is an on-going and evolving situation. The information below is current only as of March 31, 2020. Numerous factors could cause the information below to change, possibly materially, including the effectiveness of mitigation measures put in place by governments around the globe. Given the developing nature of the situation, no assurance can be given that new or different impacts will not arise or that any impact noted below will not have a different or more severe impact on AIG. This is not intended to be a comprehensive analysis of all potential impacts on AIG and only reviews certain impacts that have been identified thus far. Certain statements we have provided may constitute forward-looking statements. These statements are not historical facts but instead represent AIG's belief regarding future events, many of which, by their nature, are inherently uncertain and outside AIG's control. It is possible that actual results will differ, possibly materially, from the anticipated results indicated in these statements. Factors that could cause actual results to differ, possibly materially, from those in the forward-looking statements are discussed throughout AIG's periodic filings with the SEC pursuant to the Securities Exchange Act of 1934, including AIG's Annual Report on Form 10-K for the period ending December 31, 2019 (2019 10-K). AIG is not undertaking any obligation (and expressly disclaims any obligation) to update or alter any assumptions or other statements made below, whether as a result of new information, future events or otherwise.

GENERAL FAQs

Q: What plans does AIG have in place to respond to the rapid spread worldwide of the novel COVID-19 virus?

A: As the COVID-19 pandemic continues to evolve, AIG remains focused on protecting the health and safety of our colleagues and those around us, as well as continuing to serve clients, policyholders, business partners and other stakeholders. AIG has instituted work-from-home strategies and employees are working from home with full capability to assist our customers and support our operations.

Our Business Continuity Plans are designed so that we can service to our clients without significant disruption. Helping individuals, businesses and communities prepare for times of uncertainty is at the heart of what we do.

Q: Are you open for business?

A: The vast majority of AIG's offices remain open. We have instituted work from home strategies where possible and are taking precautions to protect the health of those colleagues who need to be in the office to perform their job.

Q: Will you be working from home permanently or is this temporary?

A: The COVID-19 pandemic continues to evolve and we are adapting our protocols as new information emerges. Our top priority is the health and safety of our employees, clients and other stakeholders.

We remain in contact with the [Centers for Disease Control \(CDC\)](#), the [World Health Organization \(WHO\)](#) and other medical professionals as we closely track COVID-19 developments.



Q: Why was I on hold for so long? Is anything being done to reduce hold times?

A: We apologize for the long hold time. We are experiencing very high call volumes. We have adjusted our call center hours to better serve our customers while protecting the health and safety of our employees.

Q: What are your hours of operation? Do you anticipate any changes to call center support?

A: We are temporarily compressing the Contact Center hours of operation to 7 a.m. to 5 p.m. CDT (from the normal 7 a.m. to 7 p.m. CDT) to consolidate our support during the highest volume times.

Q: Do we expect to experience any changes in our service levels?

A: We are making every effort to maintain service levels to our customers.

Q: The quality of this call is poor. Where are you located?

A: As the COVID-19 pandemic continues to evolve, AIG remains focused on protecting the health and safety of our colleagues and those around us, as well as continuing to serve clients, policyholders, business partners and other stakeholders. AIG is instituting work-from-home strategies and employees are working from home with full capability to assist our customers and support our operations.

We are working within a virtual protected network (VPN). We are aware that some callers have been experiencing poor call quality and are troubleshooting call quality issues when they arise to isolate and remediate root causes.

PRODUCER FAQs

UNDERWRITING

Q: As a result of COVID-19, will there be any changes to underwriting standards?

A: We continue to require a statement of health for all policy approvals moving forward, but the vast majority of our underwriting requirements remain unchanged. As the impact of COVID-19 is felt across the globe, we are monitoring advisories by federal and international agencies to determine how underwriting considerations may change, if at all. This situation remains fluid and we may adjust accordingly as new information becomes available.

Q: Any current plans to move to a more simplified underwriting approach?

A: We are exploring a more simplified underwriting approach. If you have a specific case needing special attention or review, please reach out to your Underwriting Team Manager directly.

Q: Will there be any delay with lab companies processing lab results?

A: We are in touch with all our key vendors, who have provided us with updates on their operations and business continuity plans. Our labs have confirmed that they are fully operational and have business continuity plans in place.

Q: What additional precautions have the exam companies put in place?

A: We have been in contact with our exam vendors to verify that they have plans in place to ensure examiner safety and continue to provide paramedical services without significant interruption. We will continue monitoring this.

We understand your clients may have concerns about being in close contact with other people at this time, and this may extend to paramedical examiners. If paramedical exams are unavailable in your client's area, or if you have a client who is uncomfortable completing an exam, we're here to help. Please contact your Underwriting Team Manager so we can determine if other requirements may be substituted.

Q: When will the exam be rescheduled?

A: In general, exams will be rescheduled as soon as possible. There are a few areas where it is not possible to schedule exams – in these areas, as soon as restrictions are lifted the exams will be rescheduled.

Q: Are we anticipating delays due to inability to retrieve other Underwriting requirements?

A: For many of our customers, we are not experiencing delays. If a situation arises where we are having difficulty obtaining requirements, we will work with the customer and/or agent to determine if other requirements may be substituted.

Q: Can a physical completed within the last 12 months be substituted for a paramed exam and lab work?

A: If paramedical exams are unavailable in your client's area, or if you have a client who is uncomfortable completing an exam, we're here to help. Please contact your Underwriting Team Manager so we can determine if other requirements may be substituted.

Q: Are we anticipating delays due to inability to retrieve other Underwriting requirements?

A: For many of our customers, we are not experiencing delays. If a situation arises where we are having difficulty obtaining requirements, we will work with the customer and/or agent to determine if other requirements may be substituted.

LICENSING & COMMISSIONS

Q: Will there be any delays in paying commissions?

A: We are well positioned to support day-to-day operations. We understand the criticality of processing commissions on a timely basis, and at this time we do not anticipate any delays in paying commissions.

Q: Will there be any delays in sending 1099s?

A: All 1099s have been mailed including the 592-B for California withholdings.

Q: Will there be any delays to the contracting process?

A: We do not anticipate any delays but are prepared to prioritize all contracting connected to pending business and all maintenance requests tied to commission payments.

NEW BUSINESS

Q: Where can I locate a copy of my client's policy?

A: Policy packets are available on Connex once the policy reaches a conditionally issued status.

Q: Can I print a contract from Connex?

A: Yes, you can print the contract from Connex.

Q: Any changes expected for your current application process?

A: No, no changes are expected at this time. Applications can be taken and submitted via the same processes used in the past.

Q: Are there any changes or is there a preference for payment upon delivery?

A: We don't have changes at this time, however, preference would be bank draft or wire to reduce reliance on paper checks and the postal / other mail services.

Q: How can I find out more about your vendors' status?

A: On Connex, we have a list of [links to our vendors](#) where you can obtain vendor and state specific information.

Q: Do you accept non-New York applications and delivery requirements via DocuSign?

A: Yes. If the proposed insured is a foreign national, the appropriate evidence is completed in DocuSign to indicate the application or delivery requirements were e-signed in the United States. We require the DocuSign-generated Certificate of Completion to accompany any forms signed via DocuSign.

Q: What delivery requirements require a wet signature?

A: Most delivery requirements can be completed via DocuSign. Those that cannot may be signed and submitted via fax, email or U.S. Postal Service. On the rare occasion where there are specific carrier requirements for original documents and wet signatures, we will let you know.



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