



Business Continuity Plans / Carrier & Vendor Responses: COVID-19

Updated: March 20, 2020

Carriers	Are you prepared for your employees to work remotely so that new business processing goes uninterrupted? This would include all facets of new business workflow, underwriting, issuing and mailing of policies, and placing cases in force?	Should any agency need to close their office for a period of time how are you able to assist them in ensuring their mail / policies can be directed accordingly? Can you hold policy mailing until it has been confirmed if they want the policy mailed direct to the producer or the client if needed? Do you have resources available to help our agencies quickly onboard for your e-delivery platform, if applicable?	Do you have any best practices that you can share relative to managing a remote staff; systems that are helpful (Zoom, Teams, cloud based file storage, etc.)?
American General	AIG has already transitioned to a work from home scenario and isolated their policy printing capabilities to ensure business continuity. Policy printing capability isn't limited to one site / location.	AIG's immediate solution for delivery / policy access is CONNEXT. The agent or agency can download the policy packet including delivery requirements. The policy will still be mailed as normal as well.	
American National	The vast majority of employees already have laptops and can fully function remotely.	If an agency needs policies delivered to a different address, ANICO can work with the various departments and accommodate your requests.	
AXA	Equitable Life Services Centers are open with full service, Syracuse and Charlotte. Employees are fully equipped to work from home if need be.	Equitable Applications can be submitted on iPipeline and we have DocuSign ability. Equitable has the ability to mail policies directly to the producer.	We utilize Skype for online support
Brighthouse	All Brighthouse employees have work-from-home capabilities, which allows us to continue normal operations in the event of office closures. We are now requiring all employees across our six locations to work from home until at least April 3.	"We will provide additional detail on this question as it becomes available"	Brighthouse widely uses software that allows employees to work virtually; Skype, Zoom, Webex for virtual meetings and Microsoft platform which includes Sharepoint as a virtual storage and file sharing tool.
Cincinnati Life	Cincinnati is prepared and everyone is able to work from home. There will be a small team that will remain at the office should the offices be shut down. Right now our offices are operating as usual. Regardless of whether employees are working at the office or their homes, Jeremy Singer is confident that there will not be a service disruption or delay. As of 3/13 all employees have been asked to work from home.	Cinci will do everything possible to adapt to an agency's unique needs. BGAs should contact their field rep to discuss specifics so that he/she can quarterback the situation.	
Global Atlantic	All teams, including operations and customer service have the capability to work remotely to answer phones, look up policy information, process claims and new business, and service their customers as they do every day.	Global can accommodate instructions from the BGA to deliver policies to different addresses as needed.	
John Hancock	Business continuity plans have been tested and confirmed, including: <ul style="list-style-type: none"> Confirming that vital operational tasks can continue to operate with a reduced workforce. Testing of remote working systems with the assumption that the majority of the workforce will be asked to work from home for some period of time. 	In the event a firm has reached out and notified us they have closed their offices and staff is working from home, we will issue the policy and email a non-watermarked PDF copy of the contract to the firm contact utilizing the Office 365 Encryption method. In the body of the email to the firm contact, we must include the following statement: "Please ensure any electronic message transmission of personally identifiable information you send to your client or send back to John Hancock is properly protected, including deployment of encryption of the electronic message." The firm will work with the agent/client to deliver the policy, obtain the delivery requirements and return them back to JH and also provide the client instructions if they need to mail a check to JH. JH cannot mail policies to a firm or agent's home address due to privacy concerns. This process would put the customer's PII and PHI at risk. They are working with their IT partners on a DocuSign process, but it is not yet ready for production use.	
Legal & General	We have many staff that already work remotely full time and others that work remotely part of the time as part of their routine schedules. However, mailing of policies is a process that would require a person. We have contingency plans in place to ensure policies continue to be mailed. With that said, we highly encourage everyone to either sign up for eDelivery or download the issued contract from our website.	We can update the address of the agency so mail is sent to an alternate location until they return to their offices. They would need to advise us once this occurs. Mailing direct to the agent would be handled on an exception basis and we would need to be notified in advance to ensure it was correctly handled. We can mail direct to customers but that would have to be the default setting for all policies. We can also handle them as one-off exceptions but also need advanced notice. We are encouraging agencies to go eDelivery and can assist with onboarding as needed.	We do use a variety of tools for managing our teams such as Skype, instant messaging, Whatsapp etc.
Lincoln	Lincoln has full business continuity plans and the ability to function remote, with only certain key functions requiring onsite staffing. The majority of Lincoln's UW and NB staff work remote some or all of the time. Some units have already moved to remote out of an abundance of caution.	Lincoln is reviewing these situations on a case-by-case basis as our work is evolving in response to this situation. Each agency may have a unique situation they will need to address specifically and we would encourage them to escalate their concerns and needs to Kim Seppy's attention. They are encouraging the use of eDelivery and try to avoid paper policies that "could" transmit germs and to mitigate face-to-face exposure.	Lincoln is on the Office 365 platform allowing continued email, file access, collaboration, and productivity. In addition, they are utilizing customer facing tools like Webex to continue their efforts to be relevant.
Mutual of Omaha	Please know that we are open for business in a remote capacity. Our processes and procedures are functioning, and we should not experience an interruption in business for either our customers or business partners. We can accept and process insurance applications just as we normally would.		

Nationwide	Fifty percent of Nationwide's workforce will be working from home starting Monday, March 16th. Internal staff will be forwarding calls to their cell phones, where appropriate. They are referring people to the 800# if they don't have individual information.	Nationwide is looking into E-Capability now for policy issue. They are able to change mailing addresses if instructed to do so.	N/A
One America	OneAmerica has a robust and detailed Business Continuity Plan. Part of our BCP includes the ability for business critical associates to work remotely. Included as business critical associates are our OneAmerica Case Managers. While processes and procedures enabling our OneAmerica Case Managers to work remotely have been in place for some time, over the past week, as the efforts for COVID-19 planning have increased, we have identified and tested a phone solution for Case Managers. Simply put, direct calls to a Case Manager's phone number will route to the associate's cell phone. The caller also has the option to leave a voicemail if the Case Manager is on another call. We have asked our Case Managers to leave a message letting the caller know that they are working remotely and that they may get a return call from an unrecognized number.	At this point there is no plan to stop operations fulfillment (printing, shipping, etc.). OneAmerica has backup operations plan for the department if they cannot come to work. One option for consideration at the producer level is to use our ePolicy delivery which allows us to bypass printing and shipping entirely.	
Pac Life	On March 18th, Pac Life activated their business continuity plan to allow employees to work from home. They have high confidence that they can successfully sustain business operations for th		
Principal	Principal is prepared and in a good position to ensure that business is uninterrupted to the extent of what they can control.	Normal channels of communication would be used to take requests to handle mail manually for a period of time if needed. E Delivery services are a default offering.	Office 365 Suite of products allows for remote access and capabilities
Protective	Underwriters already work remotely (98%). Equipment being shipped to other employees for their remote work capabilities. On the new business side, have transitioned so that employees are working remotely. Later today (3/17) we will get an announcement from Protective. Mail is still being processed in the home office by onsite employees.	Can re-route policies on a case by case basis. If BGA wants to have all policies now go direct, this will be program change and may take some time. If a BGA has a certain situation or request, work with your case manager and they will accommodate. Protective also has e-delivery capabilities. Promote Velocity, training.	
Prudential	All underwriters and case managers are set up to work remotely and they will begin remote work on Monday, March 16th, estimated through May 1st, "but the situation is fluid".	For your Life New Business Sales, Prudential has a full suite of electronic capabilities that create a simplified experience for you and our customers. Recognizing the growing concerns throughout the country to minimize in-person contact, utilizing these easy "e-submission through e-delivery capabilities" is an excellent way to create a technology-enabled experience for you and the customer.	
SBLI	We have firm plans in place to avoid any disruption of business. To that end, we have taken action to ensure we operate responsibly for our team and to ensure that we continue to quickly process new applications, pay out claims and to process other payments on schedule. Many of our team members are working remotely, but we took care as the crises unfolded over the previous weeks to put needed technology and equipment in place, and to test it, to maintain our continuity of business to our traditionally high standards and to be sure we are able to do so under the conditions prescribed by our health officials.		
Securian	Securian is shifting into a much more robust work from home plan beginning this week. The company has made substantial technology investments in recent years, such as remote desk capabilities and the use of laptops, to enable our operations associates to handle calls, emails and process transactions from home. Our leadership team has promoted remote work flexibility over the past few months after our organizational change announcement and new culture we are fostering; this has led to many of our associates being accustomed and prepared for a situation such as the present. We still plan to have a small crew of operations and technical associates in the office this week (practicing good social distancing) to handle any processing issues which may arise for the associates who are remote.		
Symetra	Business Continuity plan has been tested and employees are able to work remotely for an extended amount of time. Precautions have been taken for the small amount of staff still required to be onsite.	Given ample time, Symetra could hold policy mailing and send to an alternative address for the agency / producer. The NB team would need to be notified and could make a note on pending cases. It would be an exception to mail it directly to a client. Symetra does not currently offer e-delivery for policies.	
Transamerica	Transamerica is servicing customer calls and emails from multiple customer care centers, allowing easy transfer of customer care among diverse geographic locations. They are increasing their work from home capacity. A significant number of employees can already conduct business as usual from home or another location which provides stability for their distribution processes, operations and business practices.	Transamerica can work with each BGA regarding policy mailings, accommodate mailing to different addresses and "holding" policies upon your instructions. E-Delivery is available for limited products.	Skype

APPS	Examiners are asking questions regarding symptoms and recent travel. If there are concerns about an applicant, his or her exam will be postponed 15 days. Exams for an applicant age 65 or older will be automatically postponed for 15 days. Exams are not currently being conducted for applicants living in San Francisco, San Jose, Oakland and other surrounding California counties.		
ExamOne	https://www.examone.com/examone-response-to-coronavirus-disease-2019-covid-19/		

iPipeline	<p>A thorough review of our Business Continuity Plan has been completed. We are confident we have taken all the appropriate measures to ensure we can continue all our critical and non-critical business functions should we need to implement a work from home policy.</p> <p>Each office location has recently implemented a work from home day test in the past 2 weeks</p>	<p>It is uncertain how long we will all need to function within this changed environment. Certainly it will be with us for the foreseeable near term. As you evaluate your current work situation and settle in to working remotely, we encourage you to reach out to us to help you enable your remote offices and processes as they pertain to our services.</p>	
Leaders Group	<p>While every employee will have access to their direct phone extension, we will have a limited crew here in the office answering calls that go to departments or the operator. Remote workers will not be able to transfer your call to a different extension due to current technical limitations with our phone system. With these 2 things in mind, we would recommend email as the quickest and most efficient method of communication with our staff.</p> <p>As we will have limited people here in the office, we ask that you refrain from physically mailing anything to us if at all possible for the next 2 weeks. New business can be submitted through the LEADERSlink system as normal for optimal processing. We will also be able to answer questions and receive limited paperwork via email and fax for this period of time. If you have items that you need signature guaranteed, we will do our best to accommodate them; however, if the situation changes where we need to require everyone work remotely, we will not be able to provide this service.</p>		
PaperClip	<p>PaperClip Inc. is a low risk entity for direct pandemic effects and has an experienced established infrastructure to support "Snow Days" community isolation events.</p>		
Parameds.com	<p>Parameds.com is operating at full capacity. Its outgoing mail continues business as usual. PDC has learned that some facilities are closed, and they are providing notification of closures on a case-by-case basis. Its copy services are currently up and running, business as usual.</p>		
SuranceBay	<p>Since we offer a digital product, SureLC and related applications are not likely to be affected by the current situation. We've implemented internal processes with our team to ensure we continue to provide all our services, develop awesome new features, and provide you with excellent customer support. All our employees already work from home during normal business hours, and our team remains at full capacity and is here to support you.</p>		