

# Underwriting For The Future

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# Underwriting for The Future

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COVID-19 restrictions

Vaccines and Underwriting

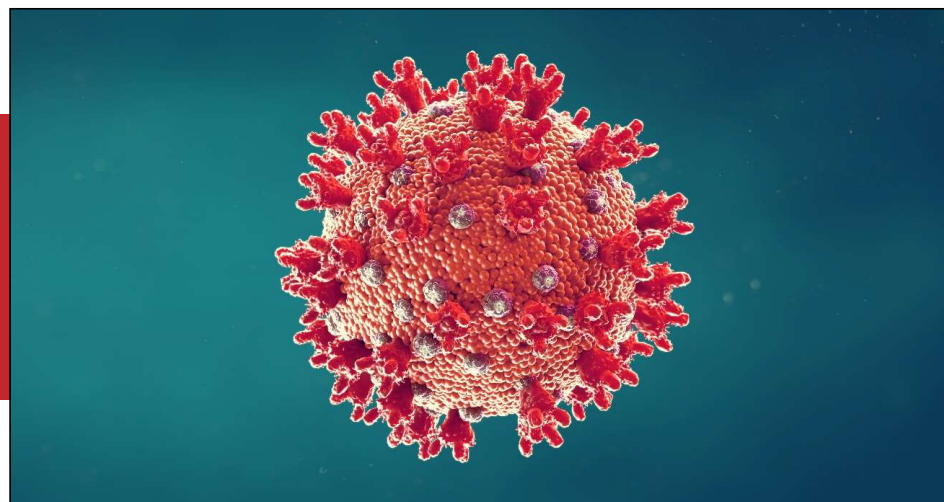
LTC and Critical Illness riders

Accelerated Underwriting and Instant Approval

# COVID-19 Restrictions

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- Older Ages
- COVID-19 positive insureds
- Capacity



# COVID-19 Vaccines

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Myths



Underwriting Considerations

# Long Term Care and Critical Illness Riders

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- Increase in applications
- COVID-19 Longhailer symptoms
- Traditional LTC options vs. Critical Illness Riders

Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.

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# Accelerated Underwriting and Instant Approval Carriers

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Accelerated  
underwriting

Instant  
approvals

2022 and  
beyond

# THANK YOU!

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