



## Temporary IDI underwriting guideline changes in response to COVID-19

As we're monitoring the COVID-19 impact, we're making adjustments that allow us to continue to serve customers. Use [this resource](#) with your clients who place their trust in our insurance solutions. We'll update this page as needed to address common questions and offer support.

Effective immediately, the individual disability insurance (IDI) underwriting department at Principal® is changing underwriting guidelines for exams and labs. These changes will be effective through May 31 and will be revisited regularly as the pandemic news unfolds.

### **Labs and physical measurements**

No physical measurements and labs are needed for up to the amounts listed below. For amounts beyond those listed below, we'll evaluate the medical records to determine if labs and physical measurements are needed. We highly recommend the use of Human API and encourage your client to connect their records through that process. Your underwriter can provide more information on Human API if you need it.

- Disability Income: \$10,000/month
- Business Overhead Expense: \$25,000
- Disability Buy Out and Key Person: \$1,000,000

### **Attending physician statements**

We're temporarily expanding the use of Human API for all medical record requests. Please contact your underwriter and they can let you know the process for Human API if you're interested in utilizing that process in lieu of the traditional APS.

### **Tax forms**

We recognize that 2019 tax forms may not be available. We'll attempt to use 2018 information and any 2019 information available (e.g. W2, 1099, etc.) to evaluate your client's application.

As you have questions, contact your representative. We're here and ready to help, in any way we can.

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