



AIA Bhd. (790895-D)  
Agency Distribution  
Menara AIA, 99 Jalan Ampang  
50450 Kuala Lumpur  
P.O. Box 10140  
50704 Kuala Lumpur  
T : 03-2056 1111  
AIA.COM.MY

AIA Bhd. – Operations  
Agency Circular 017/03/2022/OPS/CIR

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## Updated Underwriting Guidelines on COVID-19

Dear Valued AIA Leaders and Life Planners,

As announced by the Government, Malaysia would begin its transition to the endemic phase of COVID-19. In accordance with the changes, we have reviewed the COVID-19 Underwriting guidelines for a better risk assessment.

Customer does not need to disclose to us for the below conditions. The application can be accepted as standard with no waiting period.

- a. You are not a close contact that requires quarantine per prevailing KKM (Kementerian Kesihatan Malaysia) rule; or
- b. Cat 1 and 2 with no hospital admission required, completed quarantine, and fully recovered with no complications.

Note:

1. This is not applicable to Prenatal Plan.
2. All other COVID-19 category with admission record will require further medical report and KKM letter.
3. Based on our financial underwriting guidelines, where we need Large Amount Questionnaire & income evidence, we will require COVID-19 Questionnaire as well.

Please note that requirements may be adjusted from time to time based on the COVID-19 situation and each customer's individual medical condition.

We hope with the above changes, it will ease your sell journey and able to help more Malaysians to be protected. If you have any questions, please contact your respective Branch Operation Heads or Agency Executive team.

Regards,

**Chin Tze How**  
Chief Operations Officer

**Leong Chee Soong**  
Chief Agency Distribution Officer