

Life Insurance and COVID-19; Something Doesn't Make Sense

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You would think that during the worst Pandemic since the 1918 Spanish Flu life insurance companies would be hedging their bets to avoid major losses from Covid-19. I haven't written a life policy for several years so I was wondering what was going on? I called one of the brokers I deal with that interacts with hundreds of big life insurers to get an inside look into how the Covid crisis has changed their business.

Imagine my surprise when she said it was pretty much business as usual! Last year when the hysteria was just getting ramped up she did say the companies temporarily tightened up underwriting and reduced the amount of coverage they would offer. But as time went by and the hard data came rolling in those same companies went back to business as usual.

I asked her specifically if life insurers wanted a Covid test as part of the underwriting process and she said none that she was aware of. Hmm, that's pretty interesting isn't it? The most lethal pandemic in decades descends on the globe with deadly mutations taking millions of innocent lives and the life insurance companies couldn't care less.

I also asked if the cost per thousand of coverage had increased due to Covid and again she said no. Rates were pretty much the same as they were before the Covid Pandemic ravaged the earth. Life Insurance companies are very risk adverse. They don't like losing money to unnecessary claims. The fact they're treating Covid as a nonevent should be an indicator that something is very wrong with the whole narrative.

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