

Subject line: Prudential's Actions to Support our Customers and Partners



As we settle into the new reality created by coronavirus (COVID-19) containment efforts, we wanted to update you on what we are doing to ensure our business continues to meet our customer commitments and your expectations.

Business Continuity

- Prudential has activated our Health Emergency Management and Response Team. The team is monitoring conditions from around the world as well as U.S. federal, state and local guidelines to assess potential impacts to business operations and to help inform our response.
- We are leveraging our geographically diverse footprint and staffing models to activate additional resources to meet high call volumes and critical customer support functions as needed.
- We are in constant contact with critical external partners to review and support their business continuity plans, and working with all of our partners to ensure continuity of service in several ways. This includes permitting remote work and site management contingency plans, including site sharing, based on local conditions and the guidance of local authorities.

Employee Well-being & Productivity

- The health and well-being of our people and communities is our top priority.
- Prudential employees have moved to a fully remote work schedule with no disruption to normal work routines. Only a small number of essential personnel are working from our office locations under strict social distancing protocols.
- Out of an abundance of caution, we are restricting business travel and using virtual meetings, videoconferencing and teleconferencing to continue to support customer engagements.

Workplace Benefits

- Prudential began 145 years ago by providing life insurance to individuals. While we have expanded our business since then, offering life and supplemental insurance in the workplace remains fundamental to our Financial Wellness mission. We are committed to honoring those commitments for any customers impacted by the virus, just as we have for other diseases and pandemics in the past.


- Claim Volume: During a health crisis like the Coronavirus, we expect an increase in claim submissions. Our business continuity plans have prepared us to support our customers and their employees during challenging times. Our increased self-service options, cross-trained employee staffing model, wide network of partners, and diverse geographic footprint allow us to adjust to accommodate increased claim and contact volume.
- Prudential is committed to supporting our customers. We will closely monitor the specifics of the health crisis and make adjustments, based on the guidance provided by relevant regulators, to determine whether the health crisis necessitates any special considerations in the application of our claim handling policies and procedures. In general, we will honor the commitments made under existing coverage contracts, with adjustments made as state and federal laws change.

The Strength of the Rock

- We have helped our customers—institutional and individual—weather wars, the Depression, pandemics, financial turbulence, and many other challenging events over the past 145 years.
- Our risk management framework incorporates worst-in-history stresses across equities, interest rates and credit spreads as well as insurance pandemics and currencies.
- We maintain significant balance sheet resources to address multiple stress scenarios. We have a disciplined approach to asset-liability management, and our investment portfolio is high quality, well diversified, and defensively positioned.
- In addition, our diversified mix of businesses positions us for sustainable, long-term performance.
- Finally, the company is highly rated by the major independent rating agencies.

We are here for you and for those who rely on our services. We will continue to provide you with up-to-date information on www.prudential.com. Please see the information and resources we are making available to all Prudential customers by visiting our [COVID-19 resource center](#) located on www.prudential.com.

Thank you for your trust and partnership.



Jamie Kalamarides
President
Prudential Group Insurance

* <http://www.investor.prudential.com/ratings/default.aspx>

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