



U.S. Insurance Solutions

News and resources

Helping you help your clients during challenging times

Check out the latest news and resources that can help you do business with us.

Quick links

- [COVID-19 advisor website](#)
- [U.S. Insurance Solutions News archive](#)

CARES Act tools

- **New website for businesses.** Find timely tools and resources to help understand and take advantage of aid made available by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Includes a [decision guide](#) and [calculators](#) to help determine what financial relief best meets the needs of your business clients. Watch this site for the latest legislative developments on stimulus funding. [Get social posts](#)

Email signature block: We're here to help your business through the COVID-19 challenges with [Navigating business now](#) from Principal® — a timely resource, including a CARES Act decision guide and calculators.

Individual disability insurance

- **Enhancements to Online Request Part B.** Soon, it will be even easier to request Part B of disability insurance and life insurance

applications for clients to complete. Enhancements will include access to the tool without having to log in to the advisor website, improved system performance, 24/7 availability, and a faster request process versus calling to request. Watch for additional details coming soon.

Individual life insurance

- **Indexed universal life cap rate change.** Recent economic factors—including increased market volatility and low interest rates—make it necessary to decrease the cap rate for indexed UL insurance policies, effective May 1. [Learn more](#)
- **Expedited term business using Principal® Life Online (PLO).** When you use PLO (drop ticket, online Part B, Accelerated Underwriting, eSignature/eDelivery) you can get cases placed quicker while also social distancing. Here's how the timing for PLO cases has compared to those using the traditional paper process since March 16:
 - Date application received to policy issue: **6-day average versus 31 days**
 - Date application received to policy in force: **11-day average versus 55 days**
- **eSignature frequently asked questions.** Electronic signature (eSignature) can help you manage your business with clients while self-distancing. [See FAQs](#)
- **eSignature in NY.** We've obtained temporary approval to allow eSignatures—via DocuSign or Adobe Sign—on replacement documents in New York new business applications during the New York Emergency Order, currently set to expire Aug 1.

Group Benefits

- **Updated: Temporary continuation guidance for employees who are furloughed, laid off, or working a reduced schedule.** To further assist our customers impacted by the pandemic, employees faced with any of these scenarios from March 1

through May 31 may continue coverage for up to 90 days— provided premiums continue to be paid. For employees whose coverage terminates and who are rehired within six months of the termination date, benefits are reinstated without a new hire waiting period. [See more FAQs](#)



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