Reggie,

Please see CT comments below on the exposure, [**Life MI Subgroup Recommendation for 2020 Life MI Scale**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fcontent.naic.org%2Fsites%2Fdefault%2Ffiles%2Finline-files%2F10.%2520Life%2520MI%2520Subgroup%2520%2520-Recommendation%2520for%25202020%2520Life%2520MI%2520Scale_0.pdf&data=01%7C01%7CManuel.Hidalgo%40ct.gov%7Cdc802d9f885943c0d5e208d83a1b702b%7C118b7cfaa3dd48b9b02631ff69bb738b%7C0&sdata=ZYd1eE5zhQjz%2F%2BAnoi59Xe00a9oUSfvz1h1yex2TVaw%3D&reserved=0):

Life MI Subgroup Recommendation for 2020 Life MI Scale is reasonable considering the long-term nature of MI and the limited data on the recent significant event of COVID-19. Although the 2020 MI scale won’t reflect the impact of COVID-19, qualified actuaries should still consider in their VM-31 report the greater uncertainty due to COVID-19 in the anticipated experience assumption for 2020. Additional sensitivity on pandemic analysis to estimate the impact of COVID-19 is necessary for future VM-31 reports.

Thank you!

Lei