

# American General Life Insurance Company

## Underwriting Quick Reference Guide\*

\*The programs and improvements described in this communication are considerably more complex than the highlights noted here. Any questions about the specific application of these programs should be directed to your underwriting contact.

# UNDERWRITING INSIGHTS



## Competitive Advantage: Our Table Ratings Are Less Expensive!

Most carriers base table ratings on their 'standard rates'. At American General, our table ratings are added to our Special Class (tobacco or non-tobacco) rates that are less than our standard rates! The result? Our rated premiums are *often significantly better than the competition!* Compare premiums, not underwriting classes

## Large Retention and Automatic Binding Capacity

American General is among the industry leaders with permanent plan retention of \$10,000,000 through age 70. The company's term retention of \$3,500,000 through age 70 is also among the largest in the industry.

Automatic binding limit of \$60,000,000 through age 70 for individual and joint life permanent plans, and \$41,000,000 for term plans through age 70 place the companies among the elite life insurance carriers in the U.S.

## Fast Turnaround on Informal Applications

Three ways to obtain quotes. See UW Quotes on eStation for complete details.

1. **Quick Quote:** Quick e-mail response usually within 4 business hours for short requests, and now we provide a 'Quick Quote Number' for easier tracking!
2. **APS Summary:** Response in 5 business days or less (must use approved third party vendor; submit summaries to your underwriting team. We now accept email submission too! Send them to [Informals@AGLife.com](mailto:Informals@AGLife.com))
3. **Full Informal:** History and medical records review with quote response in 6 business days or less (We now accept email submission too! Send them to [Informals@AGLife.com](mailto:Informals@AGLife.com)).

The AIG logo, consisting of the letters 'AIG' in a bold, blue, sans-serif font, enclosed within a blue rectangular border.



## Standard Plus Underwriting Guidelines

- Maximum weight range expanded by five pounds in 2011!
- Tobacco-free period of only one year!

## Expanded Standard

On all permanent plans, our expanded standard program allows our underwriters to improve Table B cases to standard rates through age 70

- Alternatively, we will include Flat Extra medical ratings up to \$5.00 per \$1000 within standard rates (does not include Flat Extra ratings for avocations, sports, residency or travel (where applicable))
- Cases improved to standard using expanded standard are not eligible for preferred class consideration

## Better Choice Preferred

Applicants with a variety of mild impairments may be considered for better than standard rates! If our underwriters assess the risk as 'standard' (without using any credits), and the applicant qualifies otherwise, we'll offer preferred rates – even Preferred Plus! Some typical impairments for which we may be able to offer preferred rates include asthma, arrhythmia, mild anxiety/depression, elevated liver function tests, epilepsy, and treated sleep apnea.

## Preferred Offsets

Underwriters apply "offset" credits that may allow a proposed insured to qualify for a preferred classification even if one of the preferred qualifiers is not met. If several pre-determined criteria (cholesterol, blood pressure, certain family histories and build) are met, they may allow the applicant to be considered for an improved offer.

## Healthy Credits

For ages 41 to 70, the Healthy Credits Program can offer an applicant one class improvement, preferred or substandard, if four or more of the sixteen Healthy Credits factors apply to the applicant. Some factor examples include a normal stress EKG, a favorable BMI and a normal chest or abdominal CT scan within 24 months. For more information, see the Healthy Credits flyer, form AGLC104510, available in Forms Depot.

# American General's Continued Commitment to Remain Competitive

## 1. Family History Criteria for Preferred Rates

- Family history is not considered for applicants age 66 and over
- Family history is not considered for certain gender-specific cancers in parents of the opposite gender

## 2. Underwriting Department's Continued Focus on Customer Service

American General has designed its underwriting process to be the most efficient and effective in the industry. Some highlights:

- Processes and services customized for different types of cases:
  - Express processing for packaged life cases up to age 55 and \$1 million
  - Relationship team: one consistent underwriting relationship for all cases, including expert handling of your large face, large premium applications by each team's most experienced underwriters.
- Automated processes to handle a high volume of cases, with quick and easy access to case status, 365 days a year
- Demonstrated competence in handling complex medical histories and unique financial needs
- A team of leading medical directors and underwriting staff with expertise in large and complex case markets
- Focused staff devoted to obtaining the best possible offer for an applicant: underwriters will check all programs available (such as preferred offsets, healthy credits, etc.) to make sure the best class is offered
- Underwriting staff will communicate to the agent when a final decision is made, and when significant changes occur during underwriting review
- Underwriter discretion: we apply discretionary authority to review cases for possible improvement if fact-based evidence in the file supports such an action

## 3. Underwriting Research and Innovation

Underwriting and actuarial resources establish and refine underwriting guidelines and programs ensuring American General will remain a competitive leader in the industry.

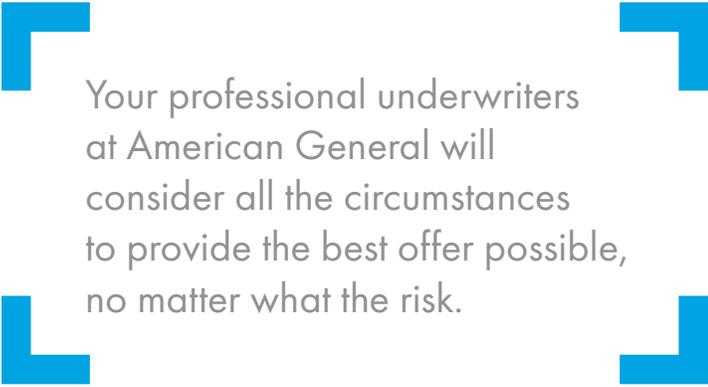
### American General Underwriting Innovations

- **Foreign Travel**  
For most destinations worldwide, we'll accept travel up to 8 weeks per year at Preferred Plus, our best rates! See Field Bulletin AGLC105417REV1112 for details.
- **Personal Health Interviews**  
For applicants up to age 59 and amounts of coverage up to \$1 million, underwriters may request a Personal Health Interview (PHI) instead of an APS to gather additional information for certain mild to moderate impairments. For more information, see Underwriting Insights volume 4, issue 1, in the Underwriting section of eStation.
- **Occasional Cigar Smoking**  
Occasional cigar smoking may qualify for nontobacco rates. Factors taken into consideration:
  - Cigar use must be admitted at time of application or inquiry; and
  - No more than one cigar a week; and
  - Negative nicotine metabolites in the urinalysis or any other carrier within last 12 months; and
  - No use of other tobacco products for at least 5 years prior to time of application or inquiry.
- **Great Underwriting Guidelines for SCUBA Divers**  
Applicants who are recreational SCUBA divers are eligible for our best class (Preferred Plus) if all the following guidelines are met:
  - Applicant dives to depths not exceeding 100 feet
  - Participates in no more than 10 dives per year
  - Dives must be in open water; applicant does not participate in wreck, salvage, cave or under-ice diving (penetration diving)
  - Applicant is PADI, NAUI, or SSI certified or all dives are done with divemaster or instructor
- **Lab Scoring**  
We've implemented the use of Lab Scoring as part of our Term Insurance preferred criteria, and overall acceptability. This helps us maintain our price leadership in the industry!

## Be sure to check our all-star team of underwriting tools to help you quote the best premium up front!

- [Field Underwriting Guide](#) – A powerful, portable, pocket-sized underwriting reference booklet
- [AG Underwriter](#) – An on-line, step-by-step tool for rating complex risks
- [AG Life Underwriting Impairment Library](#) – our powerful eStation field underwriting reference!

Combined with our other star players – Quick Quotes, XRAE, APS Summaries, and Informal Submissions – American General is committed to helping you win when complex histories throw you curve balls.



Your professional underwriters at American General will consider all the circumstances to provide the best offer possible, no matter what the risk.

