

# UNDERWRITING INSIGHTS

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## American General Financial Underwriting Guidelines

### Key Things to Keep in Mind:

- ▶ American General has three different Financial Questionnaires and requires Third Party Financials for certain ages and amounts of coverage
- ▶ Please pay special attention to Type of Insurance (Personal or Business), Age and Face Amount to determine the appropriate requirements
- ▶ Forms Depot and Age and Amount Guidelines have been updated with the new verbiage and following forms available:
  1. Financial Questionnaire (AGLC0018-99)
  2. Personal Financial Questionnaire (AGLC103330)
  3. Business Questionnaire (AGLC10331)
  4. Third Party Financials – provided by CPA with first hand knowledge of client’s finances
- ▶ Among other databases, American General utilizes financial and real property databases in their underwriting process

For more information, contact:

Personal Insurance			
Face Amount	Ages 18–55	Ages 56–66	Ages 67+
\$500,001–\$1,000,000	–	–	Financial Questionnaire
\$1,000,001–\$3,000,000	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire
\$3,000,001–\$5,000,000	Financial Questionnaire	Financial Questionnaire	Personal Financial Questionnaire Third Party Financials
\$5,000,001–\$10,000,000	Personal Financial Questionnaire	Personal Financial Questionnaire Third Party Financials	Personal Financial Questionnaire Third Party Financials
\$10,000,001+	Personal Financial Questionnaire Third Party Financials	Personal Financial Questionnaire Third Party Financials	Personal Financial Questionnaire Third Party Financials

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<b>Business Insurance</b>			
<b>Face Amount</b>	<b>Ages 18–55</b>	<b>Ages 56–66</b>	<b>Ages 67+</b>
\$500,001–\$1,000,000	–	–	Financial Questionnaire
\$1,000,001–\$3,000,000	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire
\$3,000,001–\$5,000,000	Financial Questionnaire	Financial Questionnaire	Business Questionnaire Third Party Financials
\$5,000,001–\$10,000,000	Business Questionnaire	Business Questionnaire Third Party Financials	Business Questionnaire Third Party Financials
\$10,000,001+	Business Questionnaire Third Party Financials	Business Questionnaire Third Party Financials	Business Questionnaire Third Party Financials

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