

# UNDERWRITING INSIGHTS

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## **American General Life Companies' Underwriting Advantages**

### **Cholesterol**

- American General does not exclude treatment for cholesterol from any of our Preferred classes including Preferred Plus
- Cholesterol guidelines liberalized by 20 points for total cholesterol for Preferred Plus, Preferred NT and Preferred Tobacco classifications

### **Tobacco**

- Occasional cigar use eligible for non-tobacco classes including Preferred Plus if applicant otherwise qualifies, with admitted use at time of application, no more than one cigar per week, no use of other tobacco products in past five years and negative nicotine in urinalysis

### **APS Summary Process for Faster Turnaround on Informal Applications**

- Three ways to obtain quotes
  1. Quick Quote (QuoteAG@aglife.com): Quick e-mail response in 2-4 hours
  2. APS Summary: Response in 5 business days or less
  3. Full Informal: Traditional full underwriting with medical records review

### **Large Retention and Automatic Binding Capacity**

- American General permanent plan retention of \$10 million through age 70 and term retention of \$3.5 million through age 70, among industry leaders
- Automatic binding limit of \$60 million through age 70 for individual and joint life permanent plans and \$41 million for term plans through age 70 place us among the elite life insurance carriers in the USA; Ability to stack our full retention on first dollar quota share products is also unique in the industry

For more information, contact:

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## Mortality Credit Programs Available

- ▶ American General has developed a variety of mortality credit programs. Underwriters will automatically check these programs to ensure best offer is made:
  1. Healthy Credits
  2. Expanded Standard
  3. Preferred Offsets
  4. Better Choice Preferred: Impairments that are clearly standard (deemed mild) and meet our normal Preferred criteria may be eligible for Preferred; eligible impairments include: asthma, arrhythmia, anxiety, epilepsy, LFTs, sleep apnea

## Focus on Customer Service

- ▶ American General has designed underwriting process to be the most efficient and effective in the industry. Some highlights:
  1. Processes and services customized to enhance service and speed:
    - Express for packaged life cases up to age 55 and \$1 million
    - Relationship team: One consistent underwriting relationship for all other cases
    - Automated processing to handle high volume of cases with quick and easy access to case status 24/7
    - Multiple eSubmission models that can be tailored to fit your needs
    - Web site and data feeds are updated 3-4 times daily
  2. 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
    - Underwriters are available for any questions or concerns an agent may have regarding a pending application or potential applicant
    - Underwriter discretion: Some of our more experienced underwriters have discretionary authority to review cases for possible improvement if fact-based evidence in the file supports such an action
  3. Proactive communication: Underwriters will call and e-mail on every approval, offer, decline, or material change in your case

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

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