



Underwriting Quick Reference Guide



Policies issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life).

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.

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Competitive Advantage: Our Table Ratings Are Less Expensive

Most carriers base table ratings on their “standard rates.” At American General Life Insurance Company (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 million through age 70. The company’s term retention of \$3.5 million through age 70 is also among the largest in the industry.

Our 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 American General among the elite life insurance carriers in the U.S.

Fast Turnaround on Informal Applications

There are three ways to obtain quotes. See UW Quotes on eStation for complete details.

- **Quick Quote:** Quick e-mail response, usually within 24 hours or less. We provide a ‘Quick Quote Number’ for easier tracking. Available for Brokerage General Agent use only.
- **APS Summary:** Response in 5 business days or less. Use of approved third-party vendor is required; submit summaries to your underwriting team. Send email submissions to Informals@AGLife.com.
- **Full Informal:** History and medical records review with quote response in 7 business days or less. Send email submissions to Informals@AGLife.com.

Standard Plus Underwriting Guidelines

- Available on our Select-a-Term products.
- 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 17 Healthy Credits factors apply to the applicant. Some factor examples include a cholesterol level of less than 200 without medication within 12 months, a favorable BMI, and an A1c of less than 5.5 within 6 months. For more information, see the [Healthy Credits flyer](#), form AGLC104510, available in Forms Depot.

American General's Continued Commitment to Remain Competitive

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.

Underwriting Department's Continued Focus on Customer Service

American General is committing to continually evaluating its underwriting processes to maximize efficiency and effectiveness. Highlights include:

- Processes and services customized for different types of cases:
 - Automated underwriting system that allows for some eligible cases to be approved without an exam or the need for the client to submit blood or urine. Qualifying cases are typically issued faster.
 - Express processing for packaged life cases up to age 59 and \$1.5 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.
- Quick and easy access to case status, 365 days a year, due to automated processes.
- 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 Research and Innovation

Underwriting and actuarial resources establish and refine underwriting guidelines and programs ensuring American General remains 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.

Personal Health Interviews

For applicants up to age 59 and amounts of coverage up to \$1.5 million, underwriters may request a Personal Health Interview (PHI) instead of an APS to gather additional information for certain mild to moderate impairments.

Occasional Cigar Smoking

Occasional cigar smoking may qualify for our best class non-tobacco 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.

SCUBA Diving

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

Lab Scoring is used as part of our Term Insurance preferred criteria and overall acceptability, helping to 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.

Underwriting Playbook

Your one-stop shop for underwriting reference guides, including the Field Underwriting Guide, Foreign Travel Guidelines, the Foreign National Playbook and other useful tools

AG Underwriter Tool

An online, step-by-step tool for rating complex risks*

AG Life Underwriting Impairment Library

Our eStation field underwriting reference*

Combined with our other star players – Quick Quotes, 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.

*eStation log-in required. Best viewed in Internet Explorer.



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