

Non-medical underwriting limits increasing to \$1M

Effective November 21, 2020, our non-medical underwriting will be expanded to include eligible cases **with face amounts up to and including \$1 million**. The previous face amount limit was \$499,999.

To improve underwriting efficiency, guidelines for underwriting classes and Part B submission methods will also be revised:

- **Standard to Preferred Plus will be available through non-medical underwriting.** Sub-Standard classes are no longer available. Note that Table A and B are included in the Standard rate class.
- **Part B application/medical information may only be completed by the tele-interview vendor.** Submitting an agent-completed Part B will create duplication and delays, and should be avoided.

Non-medical underwriting remains available for the same ages on the same product, **QoL Max Accumulator+ II**. When applicable, the ability to pivot to medical underwriting remains available.

Building a better underwriting experience

This expansion builds on continued enhancements to our automated underwriting capabilities which allow for faster decisions and increased straight-through processing for non-medical cases.

Non-Medical Underwriting Guidelines

Note: Effective for applications received on or after November 21, 2020

Product / Ages	QoL Max Accumulator+ II: Ages 0 – 50
Face Amount	\$1,000,000 or less
UW Classes	<ul style="list-style-type: none">• Preferred Plus Non-Tobacco• Preferred Non-Tobacco• Standard Non-Tobacco• Preferred Tobacco• Standard Tobacco
Part B	AIG-ordered Part B tele-interview required

See the next page for streamlined submission tips

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Tips for a Streamlined Submission

- **Use digital submission for the fastest turnaround.** Applications for non-medical underwriting submitted through the iGO eApp platform are often issued within 5 business days when the application is initially received in good order.
- **Leave the Part B to us.** The Part B must be completed through the tele-interview vendor. While Paper Part A applications are accepted, electronic application submissions provide FASTER turnaround times. Submitting an agent-completed Paper Part B will create duplication, and should be avoided.
- **Include all forms that may be needed.** This includes all of the forms in the standard application package such as the HIV Form. Make sure they are fully completed and in good order.
- **Do not schedule the paramedical exam for any case that falls within the product, age or face amount parameters, regardless of rate class.** If an exam or labs are necessary, AIG will order them.
- **Let us know in advance if you will want the case to proceed to full underwriting.** Indicating this on the application submission (coversheet, transmittal form, etc.) will save the time needed to contact you to determine next steps if an exam or labs are required.
- **Ensure your client is prepared for the tele-interview and has medical information needed.** Refer to the Non-medical product underwriting brochure for tele-interview vendor details and additional preparation tips.
 - Note: The tele-interview vendor, CRL Plus, will call the client after receiving and processing the case information. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number for the client to call. The CRL Plus tele-interview phone line is 877-243-2448.

What happens if full underwriting is needed to make an offer?

- The “No Exam or Labs Required” requirement in Connex will be canceled with a corresponding new requirement showing "**Non Medical Ineligible - Labs Required.**"
- The New Business team will first attempt to identify from the application submission for indication to proceed to full underwriting. If this is not provided, we will contact the agency to determine next steps.
 - **If we receive a "Yes" answer to proceed with labs,** the case will become fully underwritten. AIG will order the labs and exam.
 - **If we receive a "No" answer to proceed with labs,** the case will be Withdrawn.