



Agile Underwriting+ (AU+)

Fast decisions for fast-paced lives



We see the future in you.SM



AU+ Guidelines^{1,2}

Applications with **clients through age 59** for IUL cases with face amount up to **\$2 million** as well as Term and GUL cases with face amount up to **\$1 million** will start with the AU+ process and default to the tele-interview. AU+ also provides the flexibility for an agent-completed Part B on some IUL cases.

- At end of tele-interview, real-time decision is made. If an exam is required interviewer will help schedule appointment for client.
- If the exam is not scheduled at the end of the tele-interview, AIG will be responsible for the exam to ensure it is scheduled.
- In-language examiner can be requested by the client and will be supported where available.
- On Term, IUL and GUL, agents can select full underwriting instead of AU+ when submitting by iGO full eApp. By opting out of AU+ for a case, AIG will not require a tele-interview. To select full underwriting within iGO full eApp, select “Yes” to the question: Would you like to opt-out of AU+ process for this application?

Pro Tips

- ★ Illustration print-outs make it easier to identify cases that qualify for AU+. Review the **Important Information About Your Illustration** section for additional insight.
- ★ Provide the fully completed bank draft form up front to help get the policy issued and paid.
- ★ Enter the correct SSN for every Insured, Owner, Beneficiary and Payor before submitting. It is better to leave the field blank if unknown.
- ★ When submitting cases via the iGO Full eApp, you can opt-out of AU+ for cases that will likely require full underwriting.

Client preparation for Part B tele-interview (and Exam if needed)

Talk to your clients and set their expectations for the tele-interview. They will spend about 30 minutes on the phone with an experienced interviewer. It is important to provide ACCURATE and COMPLETE information during the teleinterview. Not providing accurate and complete information could result in requiring exam and labs for underwriting review, or potentially a denied application.

It's important that the client has the following details ready at time of interview:

- Height and weight
- Current prescriptions and all prescriptions taken in the past 2 years
- Medical conditions including date of diagnosis and treatments
- Family history for parents and siblings including heart disease and/or cancer details
- Doctor name, address and date of last visit. If client does not have a primary care physician, provide name of doctor that provides prescriptions
- Juveniles: Parent will need the child's height and weight as well as the child's last 4 digits of the social security number

Tele-interview real-time exam decision with CRL Plus

At the end of the tele-interview, a real-time decision will be provided to the client if exam and labs will be required.

- When exam and labs are not required, AIG will quickly notify the agent of the final underwriting decision. Look for the confirmation in the Policy Details Requirements section of Connex.
- If the exam is required, the interviewer will assist the client with scheduling a short, free paramed exam at their home or place of business to obtain physical measurements of height, weight, blood pressure and pulse; collect blood and urine.

¹ If we are unable to make an underwriting decision based on the Agile Underwriting+ process, we will automatically move your client to full underwriting to complete the necessary medical requirements.

² **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million. **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for cover \$1million, AU+ is available up to a total inforce and applied-for amount of \$1 million..

³ Face amount is based on the total amount of coverage issued and placed in-force with AGL.

Step-by-step submittals

Applications need to be fully completed and in good order for the process to be smooth and fast. Review the [AU+ Availability Review Checklist](#) to determine availability of exam-free underwriting.

iGO full eApp

Available for Term, IUL and GUL

APPLY

- Agent submits iGO Full eApp for AU+ process
- Through \$1 million: Agent-completed Part B or tele-interview for IUL. Tele-interview only for Term and GUL.
- Over \$1 million through \$2 million: IUL tele-interview only. Term and GUL not available.

Note: In-language interpreter available for tele-interview. Must be requested with application.

TELE-INTERVIEW (if applicable)

- Vendor CRL Plus contacts client to complete the tele-interview Part B medical history
- Client voice-signs the medical history at the end of the interview and evaluation begins immediately⁵
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- When an exam is not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, exam and lab results reviewed (additional requirements requested as needed)
- Underwriting decision made⁴

REQUIREMENTS & POLICY ISSUE

- If applicable, Agent submits revised illustration at the approved rate class for policy issue

Paper Application

Note: AU+ available for IUL paper applications. Not available for Term or GUL cases submitted via paper.

APPLY

- Agent submits Part A application and signed illustration
- New Business representative contacts Agent to confirm any inaccuracies or gather missing information

SUBMIT REQUIREMENTS

- If needed, Agent contacts Client for any missing or incorrect information
- Agent then provides information to New Business and if needed, provides updated documentation

TELE-INTERVIEW

- Vendor CRL Plus contacts client to complete the tele-interview Part B medical history
Note: In-language interpreter available for tele-interview. Must be requested with application.
- Client voice-signs the medical history at the end of the interview and initial evaluation begins immediately⁵
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- When an exam is not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, exam and lab results reviewed (additional requirements requested as needed)
- Underwriting decision made⁴

REQUIREMENTS & POLICY ISSUE

- If applicable, Agent submits revised illustration at the approved rate class for policy issue

⁴ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No flat extra ratings available for the Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

⁵ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.

AU+ availability review checklist

This checklist can help provide a quick way to help set appropriate client expectations if full underwriting may be required. If any of the questions listed below are answered no, full underwriting may be required and an Opt Out of AU+ may be in your client's best interest.

Program parameters:

	YES	NO
Is your client age 59 or less?	<input type="checkbox"/>	<input type="checkbox"/>
For IUL is the total face amount applied for \$2 million or less?	<input type="checkbox"/>	<input type="checkbox"/>
For IUL is the total face amount inforce and applied for with AIG \$2,000,000 or less? ^{6,7}	<input type="checkbox"/>	<input type="checkbox"/>
For Term and GUL is the total face amount applied for \$1 million or less?	<input type="checkbox"/>	<input type="checkbox"/>
For Term and GUL is the total face amount inforce and applied for with AIG \$1,000,000 or less? ^{6,7}	<input type="checkbox"/>	<input type="checkbox"/>

Applicant considerations:

	YES	NO
Is the applicant a US Citizen or Permanent Resident Card Holder?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's most recent and average blood pressure less than 155/92?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's cholesterol less than 300?	<input type="checkbox"/>	<input type="checkbox"/>
Does the applicant's build meet the recommended weight limits? (refer to Height/Weight chart)	<input type="checkbox"/>	<input type="checkbox"/>
Can the applicant provide a list of current prescription medications and all prescriptions taken within the past 2 years?	<input type="checkbox"/>	<input type="checkbox"/>
The applicant does not have any of the Automatic Decline or Rated Risk Scenarios.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had any life, health or disability insurance rated or declined.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not filed for bankruptcy in the past five years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had a DUI or reckless driving violation in the last 10 years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had more than 3 moving violations in the past 3 years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not received a felony conviction in the past 10 years.	<input type="checkbox"/>	<input type="checkbox"/>

⁶ **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million. **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million.

⁷ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No flat extra ratings available for this Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

Answering yes to this checklist does not automatically qualify you for AU+ or life insurance from AIG. Please refer to the [Agile Underwriting+ Guide \(AGLC110667\)](#).



Questions? 800-677-3311

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HEIGHT		WEIGHT	
Feet	Inches	Low	High
4	8	80	147
4	9	83	153
4	10	85	158
4	11	88	164
5	0	90	169
5	1	92	175
5	2	95	180
5	3	96	186
5	4	99	192
5	5	101	198
5	6	103	204
5	7	105	210
5	8	108	217
5	9	111	223
5	10	114	229
5	11	117	236
6	0	120	242
6	1	123	249
6	2	126	256
6	3	129	263
6	4	132	270
6	5	136	277
6	6	139	284
6	7	142	291
6	8	167	299
6	9	172	305