

Express Underwriting for Ticket Submissions

SIMPLE SUBMISSION | QUICK DECISION | FAST POLICY PLACEMENT

1

APPLY



2

TELE-INTERVIEW



3

SIGN APPLICATION



4

UNDERWRITING REVIEW



5

POLICY APPROVED & DELIVERED



A simpler, faster way to do business

At the end of that tele-interview, we will deliver a data-driven decision as to whether an exam is required. If an exam is required, the tele-interviewer will immediately schedule the exam for the client with ExamOne.

How does it work?

1 Apply

- Apply through AG Quick Ticket via Connexor iPipeline Drop Ticket.

2 Tele-Interview

- Client contacted for application completion via tele-interview.
- At the end of tele-interview, responses and data gathered are analyzed to provide a real-time decision if an exam is required.
- If an exam is needed, the interviewer will help schedule the appointment real-time with client. These cases will automatically pivot to full underwriting for prompt attention.

3 Sign Application

- Client signs via DocuSign or wet signature, application returned to AIG.

4 Underwriting review

- Additional requirements requested as necessary.
- Underwriting decision provided to Financial Professional.
- Clients that require full underwriting upon final review will be contacted to schedule exam and labs as needed.

5 Policy approved & delivered

- Underwriting decision provided¹
- Approved policies are issued and delivered!

Express Underwriting

Criteria by product

PRODUCT	CRITERIA	NOTES
Select-a-Term	* Through \$1M * Age 59 and under	<ul style="list-style-type: none"> Cases must be submitted through AG Quick Ticket via Connex or iPipeline Drop Ticket. The real-time decision is available in all states except Hawaii, New Hampshire and New York. In these states, the decision if an exam is required will be provided subsequent to the tele-interview. Max Accumulator II and Value+ Protector II cases age 50 and below (in NY, age 18-50) and with a face amount of \$1,000,000 or less, automatically qualify for our Accelerated Underwriting+ (AU+) program, regardless of submission method. Clients that require full underwriting will be scheduled for an exam and labs as needed. ¹
Secure Lifetime GUL 3	Note: In NY, age 18-59	
Max Accumulator II†	* \$100k-\$1M * Age 51-59	
Value+ Protector II†		

†Only available for cases submitted through AG Quick Ticket via Connex. Currently not available in other ticket platforms.

Not eligible for Express Underwriting

Foreign Nationals, declines, and highly-rated risks are not available for Express Underwriting.

Any automatic decline or highly rated risk is not eligible for Express Underwriting.

- Foreign residents—see Guidelines for Sales to Foreign Nationals for specific requirements²
- Morbidly obese
- Insulin-dependent diabetes
- Any outstanding non-routine medical tests, evaluation of abnormal tests results
- History of a chronic disease or impairment
- History of DUI within the last 5 years
- Felony convictions during the past 10 years
- History of bankruptcy during the past 5 years
- Declined or rated on other American General Life Insurance or United States Life Insurance Company in the State of New York life application
- Previously rated or declined by any US insurer for any reason during the past 5 years
- Immediate family members diagnosed with heart disease prior to age 50, amyotrophic lateral sclerosis (ALS), polycystic kidney disease, porphyria, cardiomyopathy, sickle cell anemia, Huntington's disease, aneurysm, or cancer
- Uncontrolled high cholesterol
- Uncontrolled blood pressure or poorly controlled on more than three medications
- Heart disease or vascular disorder
- Stroke, transient ischemic attack
- History of cancer, other than basal cell carcinoma or squamous cell skin cancer
- Any pituitary or adrenal disease or disorders
- Anemia, blood or lymphatic disease or disorders (other than iron or B12 deficiency, microcytic or megoblastic)
- Chronic kidney disease or disorders other than kidney stones or acute kidney infections
- Any neurological or neuromuscular disorder
- Eating disorders, suicide attempt, bipolar/manic depression, psychosis, schizophrenia
- Most cases of depression except mild depression
- Rheumatoid or psoriatic arthritis
- Myasthenia Gravis, osteomyelitis
- Excessive alcohol use
- Illicit drug use other than infrequent marijuana

This list is not exhaustive. Individual consideration may be necessary. For additional details, see "Impairments That Are Usually Declined" in [Field Underwriting Guide](#) (found in APS Ordering Guidelines section).



Get started today!

Pick your preferred ticket method and get eligible clients on the fastest path to coverage.

¹ If we are unable to make an underwriting decision based on Express Underwriting, your client will automatically pivot to full underwriting. AIG Underwriting rules will determine final underwriting process based on medical and prescription history, insurance history, and other factors. Cases that require full underwriting will automatically pivot to an exam, which will be ordered by AIG. Some conditions that will result in full underwriting include: Alcohol or drug abuse treatment history, Atrial fibrillation, Bipolar Disorder (manic depression) or chronic depression, Cancer (except basal cell carcinoma or squamous cell carcinoma), Chronic obstructive pulmonary disease, (COPD, chronic bronchitis, emphysema), Crohn's disease, Chronic kidney disease excluding stones or urinary tract infection, Diabetes, Epilepsy or seizure disorder, Heart attack or heart disease, heart surgery, Heart valve replacement, Hepatitis, High blood pressure, High cholesterol. This list is representative and is not a guarantee of approval for the policy.

² Applicants other than U.S. Citizens or Permanent Residents/Green Card Holders.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form numbers ICC15-15646, 15646, ICC16-16760, 16760, ICC19-19646, 19646, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form numbers 15646N and 19646N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

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