

UNDERWRITING UPDATE

Reminder: American General's Underwriter Tool

Need a quote and have enough information to do it yourself? Check out our American General Life Companies (American General) field quoting and client interview tool. You can find this tool on the "Underwriting > American General UW Tool" page at eStation.aglife.com. We created this tool to help you, our partners in sales, provide more accurate pricing to your clients. It is useful for any representative who is new to life insurance sales and needs help developing a rhythm and feel for conducting a sales interview with a client having a prior medical history. Experienced representatives will find its documented, detailed results useful as well.

American General's Underwriter provides you with a series of questions to ask your client, and as you go through your interview, it shows you what kind of rating could apply. It is NOT guaranteed to cover all possible impairments; rather, complex situations. Applicants over age 70, for example, should go the route of a QuickQuote or an Informal Application, as appropriate.

However, this tool will quote rates from Preferred Plus to Table H. Since it is based on our underwriting criteria, you can present a rate class or rating to your clients with confidence that it will be fairly accurate.

Click the link on the "Underwriting > American General UW Tool" page and American General's Underwriter will lead you, step by step, through a medical questionnaire. As you ask the questions and enter the client's responses, the rate class or rating will update at the bottom of the screen. Don't be intimidated by the medical terminology; in most cases, applicants with a given medical history will know enough to answer the questions that you and the tool ask. As you develop complex medical histories, be sure to watch for the "Severity Index" at the bottom of the page. That will help you sort the mild cases from the moderates, and those from the severe ones.

After the first two pages of questions have been answered, you can click on "view summary" to see a log of the questions asked and answers given up to that point. Feel free to print the summary for your records. Note that the summary doesn't provide any identifying information, so you'll need to write the applicant's name on your printed copy.

Some things to keep in mind:

- Use the closest age. If the applicant is within 90 days of an age change, we recommend you use the age the applicant will soon become.
- Watch the "Severity Index." It will really help you quote cases more accurately!
- Some impairments are too risky or too complex for the American General Underwriter to quote. In those cases, it will advise you to contact your IMO or BGA to send in a QuickQuote. Please use your regular method for submitting QuickQuotes. We quickly turn those around to help you with your sales.
- Don't use the "Back" button on your Internet window. Instead, use the "Next" or "Previous" buttons within Underwriter itself.
- This Web-based assessment is for initial quote purposes only, and is based solely on the information provided. The final offer of coverage, if any, will be based on the information as provided by the applicant on the application, and from the underwriting evidence requested, received, and reviewed during the underwriting process. As a result, the final offer of coverage could differ from the American General Underwriter quote.