

# UNDERWRITING INSIGHTS

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## **American General Announces an Exclusive, New Field Underwriting Tool!** *Introducing the AG Life Underwriting Impairment Library*

Back in the “good old days,” agents kept notes about how to quote certain impairments in a box on their desks. It may have been a roller file, maybe a recipe box, perhaps a record book. Regardless of how it was kept, that information was their lifeline to quoting risks appropriately, and ultimately to placing more business.

Using 21st century technology, American General has developed a cutting-edge playbook, the AG Life Underwriting Impairment Library, to help you easily reference underwriting information so you can correctly quote common complex risks:

- What rating to quote a diabetic applicant? It's here!
- What about thyroid problems? They're here, too!
- Asthma, arthritis, cancer, drug abuse...dozens of references, all for your use!



The AG Life Underwriting Impairment Library is located in the Underwriting section of eStation, our producer website, at <http://eStation.americangeneral.com> and is available exclusively to American General's licensed representatives.

The AG Life Underwriting Impairment Library joins our all-star team of Underwriting tools designed to help you hit it out of the park, case after case.

**Field Underwriting Guide** - A powerful, portable, pocket-sized underwriting reference booklet

**AG Underwriter** - An on-line, step-by-step tool for rating complex risks

**XRAE** - Our playing partner in quoting preferred and sub-standard risks for the BGA market, allowing you to search the proprietary underwriting rules of multiple carries with one click

**IUG** - The International Underwriting Guide, our playbook for handling travel and residency questions

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.