

Creative Underwriting Wins Cases

“I’VE GOT A CLIENT...”

who is very healthy with the exception of elevated cholesterol and a less than optimal cholesterol/HDL ratio. Is there any way to get him a Preferred Plus underwriting offer?”

WE’VE GOT SOLUTIONS

The underwriters of American General Life Companies (American General) utilize creative programs such as Healthy Credits, Preferred Offsets, and Better Choice Preferred to give your clients the opportunity to qualify for the best underwriting class available.

Alex Bateman, 58, and his business partner each applied for a \$1 million life insurance policy for Buy-Sell Agreement coverage. He has a total cholesterol of 207 and cholesterol/HDL ratio of 5.1, which typically limits the underwriting offer to Preferred Nontobacco.¹



Alex’s physical information reveals:

- he is a nontobacco user whose build, family history and MVR meet Preferred Plus thresholds
- overall good health verified with an APS
- normal treadmill stress test within the last 2 years
- normal blood pressures and routine physicals annually

Results: The underwriter would be able to improve the offer to Preferred Plus for Alex using American General’s Healthy Credits Program.

John Smith, 30, is applying for a \$2 million life insurance policy for family and income protection in the event of his death. His father passed away from cardiovascular death prior to age 60, which normally limits the best underwriting offer to Standard Plus.¹

John’s physical reveals:

- blood pressure, lipids, and MVR are all within best class limits
- lifetime nonsmoker
- excellent build

Results: Applying credits from our Preferred Offset program, our underwriter would be able to improve the offer to Preferred Nontobacco. Furthermore, the underwriter is able to use additional credits under the Healthy Credits program to further improve the offer to Preferred Plus.



In both examples above, the underwriting class could be improved based on unique programs designed to use all available information to quote your clients the best class possible.

Put our underwriting to work for you today. For additional information on underwriting programs, click to the Underwriting Quick Reference Guide in the Underwriting Insights section of eStation.

¹ Not an actual case; for illustrative purposes only.

For more information, contact



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General**
Life Companies

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American General

Life Companies

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The United States Life Insurance Company in the City of New York

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