AIG

Underwriting changes you can use

Here's where we've gained traction

Cleaning-up you and your clients' UW experience by getting rid of:

- **MD Exams for all ages and face amounts** through age 70, through retention over age 71
- **Stress Tests** replaced with NT Pro-BNP
- **Inspection Reports** through age 70 through $10 Million face amount
- **Tax Transcripts** through $5 Million face amount
- **Financial Questionnaires** through $3 Million face amount through age 66
- **EKGs** for applicants under age 50 through $1 Million face amount

Here's where we pulled ahead

Coming up with UW tactics that work for "real" people:

NEW
- **Minimum Term informal face amount,** reduced from $5 million to $2 million.
- **Gen Re manual view** for CAD evaluation and more favorable rate classes
- **Competitive** Retention and Auto Bind with a jumbo limit of $65,000,000.00
- **Improved guidelines** for Family History, treated Blood Pressure, Cholesterol levels, Moving Violations, & Build Charts for all classes
- **Crediting programs** that actually improve client pricing: Preferred Offsets, Healthy Credits, Lab Smart Scoring, Expanded Standard

Check out our #UWSweetSpots

Here's what's left

We may try, but we just can't work miracles, so here are the deal-breakers (aka auto-declines):

- Alcohol treatment in the past two years
- Cirrhosis of the liver
- Chronic Obstructive Pulmonary Disease / Emphysema Severe, requiring oxygen
- Diabetes Mellitus with significant complications or very poor control (A1C of 10.0 or higher)
- Drug use (illicit) in the past three years (other than marijuana)
- DUI, multiple in the past five years
- Kidney dialysis
- Psychiatric hospitalization within the past two years
- Chronic, regular, Opioid use for the past two years and greater
- Three or more lifetime occurrences of internal cancer, or any Stage 4 cancer in the past 10 years
- Active Congestive Heart Failure in the past year
- Medical testing (major) advised but not completed
- Surgery (major) advised but not completed

Hot List

More info on who's eligible for Best Class by condition

More information available in the Underwriting Playbook