

With the Informal Application process, our underwriters will review detailed case histories before the full application is submitted. This allows your clients to await the review without having to complete medical requirements until you and they are sure how to proceed.

Most responses are sent within 6 business days when the following guidelines are followed.

Criteria by Policy Type

Policy Type	Min. Face Amount	Max. Age
Term	\$2 million	80
Permanent	\$1 million	80



The "Quick Quote" Option

For underwriting questions requiring much less detail than a full informal submission, our Quick Quote Desk can also provide guidance. Turnaround is within 1 - 2 business days for requests that follow guidelines and best practices. See [Quick Quote Tips and Best Practices](#) for more information.

Required Documentation

We cannot process a Full Informal request without these documents:

- **Informal Quote Processing cover sheet** (AGLC100685-D).

Be sure to provide the following information where requested in the form:

- ✓ BGA/MGA/Agency name and code
- ✓ Face amount
- ✓ Product type (Term, UL, VUL, Survivorship)
- ✓ Contact information for follow-up

- **Valid HIPAA form** authorizing our company (AGL or US Life) to review submitted information.
- **Full Attending Physician Statement (APS)**
Note: Third-party APS summaries may be provided, but quotes are subject to review of the full APS. Other medical and non-medical documents may be required depending on the case.

Ways to Submit a Full Informal

E-mail Informals@aig.com (max 20 MB)

Fax 1-855-323-6920

Mail PO Box 90503, Amarillo, TX 79105-4003

eSubmission

- **ExamOne and Paperclip Image Only Users:**
Enter "Quote" in the business area/business type field within your imaging system.
- **ZipzAPP Users:**
Select "Informal" after logging in. ZipzAPP will walk you through the remaining steps.

All quotes are based on information received and are not to be construed as a formal offer of insurance. Each application will be underwritten individually. All turnaround times listed are guidelines only and particular cases may require additional review.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state.

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