



Two major AIG Underwriting improvements

Making it even easier for you to do business with us.

Effective Immediately:

1. Foreign Travel: Restrictions Lifted

We are immediately reverting back to our pre-covid country-by-country rating guidance as published in our [Foreign Travel Guidelines](#) flyer available on Connex.

2. Personal Health Statement (PHS) is no longer required:

On case approvals that are within AIG retention, within 60 days of initial application date, and where PHS is the only delivery requirement outside of the initial premium.*

**This applies to virtually all automated case approvals. Please review the [Field UW Guide](#) to determine when PHS may be required.*

Being a partner in your success is why we've built an **automated underwriting process** for a seamless experience and reliable results.

Our Underwriting is SIMPLE, FAST and CONSISTENT

- ✓ Automation is our foundation, bringing speed & consistency
- ✓ Agile Underwriting+, our fluidless program, just expanded to include Term and GUL

Did you know?
We *never* perform random kick-outs and audits. That's consistency in automation!