

February 11, 2022 22-017

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 <u>Foreign Travel Guidelines</u> flyer available on Connext.

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 <u>Field UW Guide</u> 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!

Page 1 of 1

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, issue or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © AIG 2022. All rights reserved