



AU+ enhancements: QoL Advantage, Agent Part B for Term and increased fluidless decisions

Effective immediately, we've made several enhancements to our Agile Underwriting+ (AU+) program which offers a streamlined path to policy approval and issuance.

Increased Fluidless Decisions

Our AU+ program will now allow more fluidless decisions on Term applications. Refer to our [AU+ Guidelines](#) for an availability review checklist to see if your client is a good candidate.

QoL Advantage

AU+ is now available for our QoL Advantage program. To qualify, policies must be applied for at the same time, and applications must be submitted on iGO full eApp. Pending requirements in Connex will indicate base and additional applications, as well as where to find underwriting details.

Please see page 3 for more details, as well as inforce and applied-for coverage limits when combining policy types under QoL Advantage.

Agent-completed Part B option for Term

Financial professionals may now choose to complete and submit the Part B for Term cases that fall within AU+ criteria stated on page 3. The iGO full eApp platform will now allow for this option. The agent-completed Part B was previously only available for IUL cases up to \$1 million.

Please note:

- To combine the AU+ experience WITH QoL Advantage, cases must be completed via tele-interview.
- For QoL Advantage cases that are likely to require full underwriting, please remember you may opt out of AU+ when submitting via iGO full eApp. See page 3 for details.

Also new! Improved details for underwriting decisions

We've heard your feedback and are improving details for underwriting decisions when the offer is less than best class.

As a first step, pending requirement details will include the data source for the underwriting decision. When federal privacy and credit reporting regulations allow, we will also share the condition or criteria that drove our decision.

- **See page 2 for a sample requirement with more details.**

Stay tuned for additional improvements in the future!

More resources

[AU+ Guidelines](#)

[QoL Advantage consumer flyer](#)

Improved requirement details for underwriting decisions

If an offer is less than best class, the Outstanding Requirements comments section will provide more details about the primary data source which drove the decision.

- In the example below, the underwriter rating was due to motor vehicle history related to accidents involving an injury

Previously, the comments would have stated, "An assessment of factors including your admitted history."

Detailed Policy Information							
Disclaimer Message: Policy information, including values (if available) and benefits shown reflect what is available on the specified date and are subject to change. Please contact your agent for more information. Validation is needed.							
Outstanding Requirements	Application	Coverage	Insured/Owner	Beneficiaries	Agent List	Correspondence	Policy Delivery
Requirement(s):	Ready for Underwriter Review						
Requirement	Status	Status Date	Posted	Responsible Party			
08/05/2022							
Coversheet/NB Transmittal	Reviewed	6/6/2022	5/16/2022	Agent			
Approved Other than Applied	Reviewed	6/6/2022	5/26/2022	Informational Update			
Primary factor includes: Motor Vehicle History related to Accidents involving an injury							

Transition rules and availability

- **New case:** QoL Advantage availability for AU+ and agent-completed Part B for Term will be available if all program criteria are met and both applications are submitted via iGO full eApp on or after 12 a.m. CT, July 23, 2022.
- **Locked case:** If applications are locked in iGO full eApp before 12 a.m. CT July 23, 2022, the applications will not be eligible for these enhancements.
- **Started, In Process or Unlocked cases submitted on or after 12:00 AM CT on July 23, 2022:** The enhancements will be available to those applications if they are submitted and all program criteria are met.

Refer to following pages for AU+ submission parameters and tips for streamlined processing

AU+ submission parameters by product

Applicants aged 18-59, meeting below parameters and other key requirements, will start with the AU+ process, defaulting to a tele-interview.

Product	Face Amount/ Coverage Limit Cumulative applied-for and inforce *	Submission Method	Part B
Term	• \$1 million or less**	• iGO full eApp only	• CRL Plus tele-interview or agent-completed Part B***
GUL	• \$1 million or less	• iGO full eApp only	• CRL Plus tele-interview only
IUL	• \$2 million or less	• iGO full eApp • Paper	• Through \$1M and iGO full eApp: CRL Plus tele-interview or agent-completed Part B*** • Over \$1M through \$2M: CRL Plus tele-interview only

* If total amount of AGL inforce and applied-for coverage exceeds amount listed, exam and labs are required.

** When QoL Term(s) combined with QoL IUL policy under QoL Advantage, cumulative applied-for IUL and Term(s) may not exceed \$2 million, and Term(s) applied-for total may not exceed \$1 million.

*** Agent-completed Part B not available for QoL Advantage applications.

Available rate classes for AU+ applicants: Standard and better (Tobacco and Non-Tobacco).

Refer to [Guidelines for Agile Underwriting+](#) for additional program limits and exclusions.

Tips for streamlined AU+ processing

- **When combining policies under QoL Advantage, please note the following limits to qualify for AU+:**
 - IUL and Term(s): Cumulative face amounts for all policies (including applied-for and inforce) must not exceed \$2 million AND the Term(s) combined total may not exceed \$1 million.
 - GUL and Term: Cumulative face amounts for all policies (including inforce) may not exceed \$1 million.
 - Multiple Term policies: Cumulative face amounts for all Term policies (including inforce) may not exceed \$1 million.
- **Want to opt-out of AU+ for cases that are likely to require full underwriting?**

Agents can select full underwriting instead of AU+ when submitting IUL, GUL and Term cases by iGO full eApp. This eliminates the extra touch via the tele-interview for clients more likely to require an exam and labs due to their medical history. By opting out of AU+ for a case, AIG will not require a tele-interview.

To select full underwriting within iGO full eApp, select "Yes" to the question: "Would you like to opt-out of AU+ process for this application?" Refer to our AU+ Guidelines for an availability review checklist to see if your client is a good candidate. Refer to our [AU+ Guidelines](#) for an availability review checklist for considerations that may make full underwriting a better option for your client.

Tips continued next page

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Tips for streamlined AU+ processing (continued)

- **Use digital submission for the fastest turnaround.** Applications for AU+ submitted through iGO full eApp are often approved within 5 business days when initial application is received in good order.
- **To submit an agent-completed Part B for Term or IUL cases up to \$1 million:** Using the iGO full eApp, select “Yes” to completing the Part B Medical Questions on the Background Information screen. Note: the default setting is “No.”
- **Ensure the client is prepared for the tele-interview and has medical information needed.** Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips.
 - The tele-interview vendor will call the client. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number for the client to call.
 - **CRL Plus tele-interview phone line** for both iGO eApp and paper submissions is 877-243-2448.
- **Important callback tip:** If the tele-interviewer calls and leaves a message, it’s important that your client **listen to the full message and call back the number provided in the message**. Your client should not assume the number displayed in the caller ID is the call-back number.
- **If we are unable to make an underwriting decision based on Agile Underwriting+,** your client will automatically pivot to full underwriting.¹
- **For cases that require lab tests and physical measurements, use our producer portal [Connex](#) to track and monitor the progress of your cases.** Note: Times shown are for after a case is received at the home office. Ticket cases will experience slight delays while case data is transmitted from ExamOne to AIG.
 - ✓ Within 1-2 hours: Three new requirements will appear in Connex for the case: **Urinalysis, Blood Profile and Physical Measurements**.
 - ✓ Within 24-48 hours: Reason that labs and physical measurements are required will be posted to Connex.
 - ✓ Within 72 hours: **Physical Measurements** requirement on Connex will provide appointment details (date and time of scheduled appointment, lab slip number, examiner phone number).

¹ If we are unable to make an underwriting decision based on Agile Underwriting+, your client will automatically pivot to full underwriting. AIG Underwriting rules will determine final underwriting process based on medical and prescription history, insurance history, and other factors. Cases that require full underwriting will automatically pivot to an exam, which will be ordered by AIG. Some conditions that will result in full underwriting include: Alcohol or drug abuse treatment history, Atrial fibrillation, Bipolar Disorder (manic depression) or chronic depression, Cancer (except basal cell carcinoma or squamous cell carcinoma), Chronic obstructive pulmonary disease, (COPD, chronic bronchitis, emphysema), Crohn’s disease, Chronic kidney disease excluding stones or urinary tract infection, Diabetes, Epilepsy or seizure disorder, Heart attack or heart disease, heart surgery, Heart valve replacement, Hepatitis, High blood pressure, High cholesterol. This list is not exhaustive and is not a guarantee of approval for the policy.