


Inforce support: Tips and turnaround times for service requests

For your convenience, inforce support and services may be requested through a variety of methods including online (through our producer portal [Connex](#)) or by telephone through your Contact Center.

To help you manage your client's expectations, this bulletin provides an overview of the estimated turnaround time for inforce service requests and transactions. The most common transactions are listed at right. For processing times for all transactions, see the following pages.

Best practice: Initiate a transaction in Connex

Initiating your transaction request in Connex will provide the quickest and most seamless turnaround of a service request. This automatically routes your request to the correct service team with accurate policy information. To initiate a request in Connex:

- Go to the **My Business** dashboard and click on the **Inforce** tab.
- **Find the desired policy** using the Search bar (search by policy number, insured or agent name)
- **Click on the desired policy**
- **Click on the envelope icon**  **in the row of tools above the policy information.** This will open a pre-addressed email in Outlook with your policy information attached. Use the email to ask your question or attach forms or documents as needed.

When and how to escalate a service request

Please allow the standard listed processing time for a request to be processed, including mailing time if needed. If you need to escalate a service request after the listed processing time has elapsed, contact your AIG sales representative or email CustomerAdvocacyTeam@aig.com.

Customer self-service through eService

Expedited service is available for transactions that can be initiated by the customer through our eService policyholder portal (aig.com/eService). Please refer your clients to our [Customer Service](#) page on aig.com for useful eService tools and resources.

Turnaround times for common Inforce transactions

Please allow an additional 5 to 10 days for mailing time if the transaction involves any type of mailing (form, confirmation letter, check, etc.).

Address changes

- 4 business days
- Expedited when requested by client through eService

Owner/Beneficiary/Name changes

- 10 business days

Automatic Bank Draft request (setup, change draft day, etc.)

- 4 business days
- Expedited when requested by client through eService

Loan application/partial withdrawal

- 5 business days

Premium payment inquiry/research:

- 5 business days (simple)
- 10 business days (complex)

Death claim review/payment

- 10 business days

Claim callback (death claim or accelerated death benefit/terminal illness claim)

- 5 business days

Inforce support : Turnaround times by transaction type

Note: For requests or transactions that involve a mailing form, confirmation letter, check), please allow 5 to 10 additional days for mailing time

Category	Request / transaction type	Standard processing time (business days)
Premium Billing	Research into payments made by: <ul style="list-style-type: none"> • Check • Bank draft • Wire transfer • eService • Credit card (only available for GIWL policies) <i>Note: Not applicable to premiums for policies in Pending status (New Business)</i>	5 days (simple) 10 days (complex)
Automatic Bank Drafts (ABC)	<ul style="list-style-type: none"> • Set-up • Change withdrawal day • Stop draft • Change from draft to other billing method 	4 days* <i>* Expedited when requested by client through eService</i>
	Refunds and returns <ul style="list-style-type: none"> • Premium refunds • Bank service-charge refunds • Review of premium payment exception request • Bank-returned drafts 	10 days
Disbursements	<ul style="list-style-type: none"> • 1035 Exchange (Internal) 	2 days
	<ul style="list-style-type: none"> • Loan application • Partial Withdrawals for dividends, annuities or UL policies 	5 days
	<ul style="list-style-type: none"> • Cash surrender 	10 days
	<ul style="list-style-type: none"> • Premium refund <i>Note: Does not include automatic bank drafts. See ABC section above .</i>	15 days
	<ul style="list-style-type: none"> • Not Taken request 	15 days (all cases except GIWL)
		3 days (GIWL only)
	<ul style="list-style-type: none"> • 1035 Exchange (External) • Rollover 	30 days

Inforce support: Turnaround times by transaction type (cont.)

Note: For requests or transactions that involve a mailing form, confirmation letter, check), please allow 5 to 10 additional days for mailing time.

Category	Request / transaction type	Standard processing time (business days)
Claims	<ul style="list-style-type: none"> • Callback for death claim or accelerated death benefit/terminal illness (TIR) rider 	5 days
	<ul style="list-style-type: none"> • Delivery of claims packet 	5 days
	<ul style="list-style-type: none"> • Death claim review/payment 	10 days <i>Does not apply to claims that are contestable or require investigation</i>
	<ul style="list-style-type: none"> • Accelerated death benefit review/processing (ABR and TIR) • Waiver claim • Contestable claim • Accidental death claim • Foreign death 	Varies depending on time needed to gather medical or investigative documentation
Title Changes	<ul style="list-style-type: none"> • Collateral Assignment/Release 	4 days
	<ul style="list-style-type: none"> • Address Change 	4 days* <i>* Expedited when requested by client through eService</i>
	<ul style="list-style-type: none"> • Beneficiary change • Ownership change (including deceased ownership) • Change to name*, date of birth (DOB), or SSN <p><i>* Name change for policyholder, beneficiary, insured or payor due to marriage or legal matters</i></p>	10 days
Contract Changes	<ul style="list-style-type: none"> • Non-forfeiture option change • Informal reinstatement 	10 days
	<ul style="list-style-type: none"> • Complex policy change <i>Add or remove rider, face increase/decrease, Death Benefit Option (DBO) change, Class/Rating Changes</i> 	30 days <i>Varies depending on underwriting requirements</i>
	<ul style="list-style-type: none"> • Formal reinstatement <p><i>For more information about criteria for formal and informal reinstatements, see our Policy Reinstatement Guide</i></p>	45 days <i>Varies depending on underwriting requirements</i>

Inforce support: Turnaround times by transaction type (cont.)

Note: For requests or transactions that involve a mailing form, confirmation letter, check), please allow 5 to 10 additional days for mailing time

Category	Request / transaction type	Standard processing time (business days)
Correspondence	<ul style="list-style-type: none"> Simple correspondence Duplicate policy request 	5 days
	<ul style="list-style-type: none"> Complex correspondence 	10 days
	<ul style="list-style-type: none"> Loan and Premium History 	10 to 15 days
	<ul style="list-style-type: none"> Complex correspondence requiring additional research 	30 days
Illustration	<p>Time to process and respond to an illustration request varies depending on complexity of product and request.</p> <ul style="list-style-type: none"> Self-service inforce illustrations with immediate results and customization options are available through WinFlex Web. See our Self-Service Illustrations flyer for a list of eligible products and more details. 	