



The Value of Perspective

American General
Life Companies

The Accident and Health Insurance Underwriting Process

Underwriting requirements vary among Accident and Health insurance products based on the policy type and face amount, benefit options selected and the applicant's age. Products with higher face values and for older applicants may require an underwriter to request and review medical information and tests in addition to the information provided on the application. However, a simplified underwriting process can be used for some products. In this case, the underwriter uses only the information provided on the application to make underwriting decisions. Some products require no underwriting at all.

Underwriting Classifications

Guarantee Issue

Guarantee Issue products do not require underwriting. The policy is issued based on information provided on the application. An underwriter typically does not review the application.

Simplified Issue

Products that use no medical underwriting are called Simplified Issue. The underwriter reviews the application and may require additional information or clarification. The underwriter may also request a prescription drug database report and/or a Medical Information Bureau (MIB) report. However, medical exams and Personal History Interview (PHI) are not required. An Attending Physician Statement (APS) may be requested at the discretion of the underwriter.

Fully Underwritten

Full or medical underwriting is required for policies with larger face values and/or when applicants reach a specific age. Medical information such as a prescription drug report, an MIB, a PHI and/or APS are generally required, as well as some medical tests such as a Paramedical Exam including a resting EKG, blood profile and urinalysis.

Underwriting Requirements by Product

This brochure is designed to provide an overview of the underwriting requirements and process for Accident and Health insurance products. For detailed product underwriting information such as occupational classes, common medical conditions, and height and weight tables, consult the producer guide for each product.

Underwriting Classifications

Accident Expense Plus®

Base Policy

Guarantee Issue for the base accident policy—no underwriting is required.

Critical Illness Rider¹

MIB report is reviewed and compared with application information. Discrepancies are investigated. Additional information from applicant may be required.²

EmergencyCare Plus®

Both the base policy and riders are Simplified Issue. The underwriting decision is based only on the application information. Occupation determines whether 24-hour or off-the-job coverage is issued. Underwriter may require additional information or clarification of application information.

CancerCare Plus®

Underwriting is Simplified Issue. The underwriting decision is based only on the application information. The underwriter may require additional information in certain instances. For example, if an applicant has a history of basal cell carcinoma, it may not make them ineligible, but the underwriter would need to evaluate the history and assess the risk.²

CriticalCare Plus®

CriticalCare Plus is a fully underwritten product. Face amounts of \$100,000 and under require non-medical underwriting. Face amounts over \$100,000 require medical underwriting. Underwriting also varies by age (see chart on next page).

Secure Income Plus

Secure Income Plus is fully underwritten. In addition to the application, the PHI is always required. APS reports as well as income verification (W-2 or a tax return) are often required. If the requested monthly income benefit is more than \$2,500 (more than \$1,500 for ages 46 to 50), a Paramedical Exam will also be required.

¹ There will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

² Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.

UNDERWRITING REQUIREMENTS BY PRODUCT

Product	Guarantee Issue	Non-Medical Underwriting	Medical Underwriting
Accident Expense Plus			
– Critical Illness Rider			
CancerCare Plus			
CriticalCare Plus		≤ \$100,000 face amount	> \$100,000 face amount
EmergencyCare Plus			
Secure Income Plus			

CRITICAL CARE PLUS MEDICAL UNDERWRITING REQUIREMENTS

Face Amount	Ages 18–40	Ages 41–50	Ages 51–64
\$100,001–249,999	PM, B/U	PM, B/U	PM, B/U, EKG
\$250,000–500,000	PM, B/U	PM, B/U, PHI, APS	PM, B/U, PHI, APS, EKG

- APS** Attending Physician Statement
- B/U** Full blood profile and urinalysis
- EKG** Resting EKG
- PHI** Personal History Interview typically performed by a paramedical examiner
- PM** Paramedical exam to include height and weight, blood pressure, and pulse

SECURE INCOME PLUS MEDICAL UNDERWRITING REQUIREMENTS

Monthly Income Amount	2-Yr Benefit Period		
	Ages 18-35	Ages 36-45	Ages 46-50
\$200–\$999	Inspection Report	Inspection Report	Inspection Report
\$1,000–\$1,500	Inspection Report	Inspection Report	Inspection Report
\$1,501–\$2,500	Inspection Report	Inspection Report	PM, B/U, HIV, Inspection Report
\$2,501–\$5,000	PM, B/U, HIV, W-2, Inspection Report	PM, B/U, HIV, W-2, Inspection Report	PM, B/U, HIV, W-2, Inspection Report
\$5,001–\$10,000	PM, B/U, HIV, EKG, W-2, Inspection Report	PM, B/U, HIV, EKG, W-2, Inspection Report	MD Exam, PM, B/U, HIV, W-2, Inspection Report

Monthly Income Amount	5-Yr Benefit Period	
	Ages 18-35	Ages 36-45
\$200–\$999	Inspection Report	Inspection Report
\$1,000–\$1,500	Inspection Report	Inspection Report
\$1,501–\$2,500	Inspection Report	Inspection Report
\$2,501–\$5,000	PM, B/U, HIV, W-2, Inspection Report	PM, B/U, HIV, W-2, Inspection Report
\$5,001–\$10,000	PM, B/U, HIV, EKG, W-2, Inspection Report	PM, B/U, HIV, EKG, W-2, Inspection Report

Monthly Income Amount	Benefits to Age 65	
	Ages 18–35	Ages 36–45
\$200–\$999	Inspection Report	Inspection Report
\$1,000–\$1,500	Inspection Report	Inspection Report
\$1,501–\$2,500	Inspection Report	Inspection Report
\$2,501–\$5,000	PM, B/U, HIV, W-2, Inspection Report	PM, B/U, HIV, W-2, Inspection Report
\$5,001–\$10,000	PM, B/U, HIV, EKG, W-2, Inspection Report	MD Exam, B/U, HIV, EKG, W-2, Inspection Report

- Self-employed applicants for greater than \$1,500 monthly income should provide previous 2 years of tax returns (W-2s) for income verification.
- Monthly income amounts of under \$500 may have the inspection report waived per underwriter's discretion.
- HIV Consent form is only required if required by the state.

Underwriting Terms to Know

Attending Physician Statement

An Attending Physician Statement (APS) is a report regarding the health history of the proposed insured, received from a physician, hospital or medical facility that has treated, or is currently treating, a person seeking insurance. In most cases, the report is a copy of the patient's medical chart. We often use third-party vendors to obtain the APS, but may require an agent's assistance in some cases. An agent should allow additional underwriting time when an APS is required as it takes time to receive the APS from the physician and takes additional time for the underwriter to review.

Medical Information Bureau (MIB)

MIB member companies report limited information to the MIB that is significant to underwriting an application of life, health, disability income or critical illness insurance. The reports, available to all MIB member companies, are brief résumés of medical conditions, avocations or test results that are reported in a confidential coded format. MIB does not receive or collect information from doctors, hospitals, clinics or other medical or medically related facilities.

Paramedical Examination

The purpose of a Paramedical Exam is to collect the proposed insured's physical measurements such as height, weight, blood pressure and pulse rate. The examiner may also ask a series of questions to verify the proposed insured's medical history.

Personal History Interview (PHI)

A Personal History Interview consists of a phone call or face-to-face meeting with an insurance applicant to obtain background information relevant to the product being underwritten, such as medical history, personal non-medical information, financial history, income or other similar insurance policies they own.

Prescription Drug Database Report

The Prescription Drug Database Report, called Intelliscript®, provides real-time prescription information to underwriters, enabling them to effectively evaluate risk. Intelliscript is typically used in simplified issue and fully underwritten products.

Tips for expediting the underwriting process

Completing the application

1. The application is part of the contract. Ensuring all information required on the application is complete and legible will speed up the application process. Mistakes must be corrected in the presence of the applicant and initialed by them. Correction fluid should never be used to correct information on an application. If information is missing, the underwriting process stops until the information can be obtained.

2. If the product requires information about the applicant's occupation, it is important to provide job duties and percentages of time per job duty, as well as job title and description. For example, a construction manager may spend 20 percent of his time in the office, 70 percent of his time conducting on-site supervision and 10 percent of his time in physical labor. If the underwriter cannot ascertain an applicant's job duties from the application, the underwriting process will stop until more information can be obtained.

When additional information is needed from the agent or applicant

Occasionally, an underwriter will see information on the application that needs further investigation or clarification. When this happens, we will post a request for additional information in the pending section of the eStation producer Website (eStation.aglife.com). The IMO of record for the case will also be contacted. Checking your pending cases often in the producer Website will keep the process moving.

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, TX 77019

CriticalCare Plus Policy Form Number 05130
Benefit Extension Rider Form Number 05137
Medical Personnel HIV Rider Form Number 05139
Accidental Death and Dismemberment Rider Form Number 05138
CancerCare Plus Policy Form Number 02183
EmergencyCare Plus Policy Form Number 04120
Accidental Death and Dismemberment Rider Form Number 04022
Accident-Only Disability Income Benefit Rider Form Number 04023
Hospital Cash Rider Form Number 04025
Accident Expense Plus Policy Form Number 07120
Critical Illness Rider Form Number 07121
Secure Income Plus Policy Form Numbers 02114 and 02115
Additional Monthly Income Benefit Rider Form Number 02080
Partial Disability Benefit Rider Form Number 02083
Hospital Monthly Income Benefit Rider Form Number 02082
Accidental Death and Dismemberment Benefit Rider Form Number 02081

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Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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