

AIG Underwriting: Simple, fast, consistent.

Being a partner in your success is important to us, which is why we've built an underwriting process that will provide a seamless experience and reliable results for your cases.

Three key ways we bring value to YOUR business:

1. Automation is our foundation

- **Automation = faster outcomes:** Every application goes into our automated underwriting system. Even when labs are required, applications flow through the automated system, ensuring a consistent outcome.
- **Comprehensive data:** Our robust automated underwriting system uses data sources to validate your clients' information to get protection faster.
- **Fewer Requirements:** 50% reduction in APS orders since our automated underwriting launch in 2017.

2. Agile Underwriting (AU+), our fluidless program, just expanded

- **Now available for all products:** IUL (up to \$2M and age 59) and GUL and Term (up to \$1M and age 59). For IUL, 80% of all applications received are included in these parameters.
- **Higher Placement Rates:** Consistently higher placement rates on applications that do not require labs.
- **Faster Decisions:** Instant offer or lab/exam decision at end of tele-interview. Over 65% of eligible IUL applications receive an underwriting decision without requiring fluids.

3. Consistent process and results you can trust

- **Automation = consistency:** Our automated underwriting engine provides consistent results and removes subjectivity.
- **Predictability:** You can count on your applications benefiting from our automation without unexpectedly routing to full underwriting.
- **A seamless, transparent pivot to full underwriting (if needed):** AIG handles exam scheduling with the client, and you can use Connex to follow the progress.

Submit a case to see how simple, fast and consistent AIG Underwriting can be for you.

Did you know?

We never randomly route to full UW. That's how consistent our automated system is!



Every application goes through our automated underwriting system.

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Age	Up to age 59		70	80
Face Amount	\$1M	Agile Underwriting+ (AU+) Term, IUL and GUL	Automated UW All products	
	\$2M	Agile Underwriting+ (AU+) IUL only	Automated UW Term and GUL	
	\$3M	Automated UW All products		
	\$3M+	Full UW/UW Team All products		

- **Agile Underwriting+ (AU+):** Fluidless, lab-free program
- **Automated Underwriting:** Fluids/labs required
- **Full UW/UW team:** Machine-assisted underwriting with fluids and labs

We see the future in you. SM — 

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