



## Increased agility in Agile Underwriting+: IUL opt-out available in iGO full eApp

*Effective April 30, 2022:*

### Flexibility to determine best process for your client with opt-out for IUL and Term when submitting case via iGO eApplication

This latest enhancement gives you more flexibility and control for your cases.

AU+ opt-out was previously available for Select-a-Term cases submitted via iGO eApp. Effective April 30, it will also be available for Value+ Protector II and Max Accumulator+ II cases submitted via iGO eApp.

- By opting out of AU+, the case will require full underwriting and AIG will not require a tele-interview. Instead, the agent can schedule the paramedical exam or request that AIG schedule the paramedical exam.
- This option may be useful for clients who will likely require exams. Use our [AU+ Availability Review Checklist](#) to see if a case is likely to proceed through AU+.
- For full guidelines, see our [Agile Underwriting+ Guidelines](#).

**See page 2 for instructions on how to opt out  
of Agile Underwriting+ in iGO full eApp  
and transition rules.**

### Our Underwriting is SIMPLE, FAST and CONSISTENT

- ✓ Automation is our foundation, bringing speed & consistency
- ✓ Agile Underwriting+, our exam-free program, continues to expand and now includes IUL, Term and GUL

**Did you know?**  
**We never randomly  
route cases to full  
underwriting. That's  
how consistent our  
automated system is!**

# To opt out of Agile Underwriting+ in iGO full eApp

Background Information

Agile Underwriting+ (AU+)

**i** Congratulations! AU+ is available for this application.

**AU+ Guide**

AU+ IUL eligibility includes applications through age 59 and face amounts through \$2 million.

AU+ supports a request for Full UW if:

- Clients may require an exam/labs. See Not Available in AU+ in the attached guide for conditions which require full UW.
- The application includes labs completed in the last 12 months for AIG or another carrier.

**i** AU+ provides opportunity to "opt-out" of the AU+ process for any clients that will require exam and labs for full underwriting evaluation.

**i** The AU+ process defaults to a Tele-Interview for Part B or, for IUL applications through \$1 million completed on iGo Full eApp, an agent Part B may be completed in lieu of the Tele-Interview. Indicate below if the agent Part B will be completed in lieu of the vendor completed Tele-Interview.

Select "Yes" below to indicate the preference to opt-out of the AU+ process.

Yes  No

Does the Proposed Insured agree to Voice Sign the Part B?

Yes  No

**!** Post-Issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

**!** Vendor Tele-interview offers interpreter service with over 200 languages available

**i** Appointment times available Monday thru Friday, 8:00 am to 9:00 pm Central.

To opt-out of the AU+ process in iGO full eApp, select YES to this question in the Background Information screen.



## NOTES:

- The "No" box is pre-checked as the default option.
- By opting out of AU+, the case will be designated for full underwriting and AIG will not require a tele-interview.

## Agile Underwriting+ (AU+) opt-out effective April 30 (cont.)

### AU+ submission parameters by product

Applications with ages **59 and under** will start with the AU+ process and go through tele-interview, regardless of rate class.<sup>2</sup>

Product	Face Amount	AU+ Submission Method	Tele-interview vendor
Select-a-Term	• \$1 million or less	• AG Quick Ticket • iGO Drop Ticket • Express Complete ticket • iGO full eApp	• ExamOne for ticket cases • CRL Plus for iGO full eApp cases
Secure Lifetime GUL 3	• \$1 million or less	• AG Quick Ticket • iGO Drop Ticket	• ExamOne
Value+ Protector II Max Accumulator+ II	• \$2 million or less	• AG Quick Ticket • Paper • iGO full eApp	• ExamOne for Quick Ticket cases • CRL Plus for iGO full eApp and Paper cases

- The available rate classes for AU+ applicants is Standard and better (Tobacco and Non-Tobacco).

### Tips for streamlined processing

- **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.
  - ✓ **IMPORTANT:** For Select-a-Term and Secure Lifetime GUL 3 cases which use ExamOne for the tele-interview, the interviewer will direct your client to [aig.com/lifeform](http://aig.com/lifeform) which contains consent language to review and approve as part of the initial voice-signature process. **For fastest results, please ask your client to review the forms ahead of the interview to allow quick consent during the interview or have online access to review this language during the tele-interview.**
  - **For cases submitted by AG Quick Ticket, iGO Drop Ticket or Express Complete,** the ExamOne tele-interview phone line is 888-876-3407 (English) and 866-768-2705 (Spanish).
  - **For cases submitted by iGO full eApp or paper application,** the CRL Plus tele-interview phone line 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.

(continued on next page)

## Agile Underwriting+ (AU+) opt-out effective April 30 (cont.)

### Tips for streamlined processing (cont.)

- **If we are unable to make an underwriting decision based on Agile Underwriting+,** your client will automatically pivot to full underwriting.<sup>2</sup>
- **For cases that require an exam and labs, 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 exam and labs are required will be posted to Connex.
  - ✓ Within 72 hours: **Physical Measurements** requirement on Connex will provide exam details (date and time of scheduled exam, lab slip number, exam vendor phone number).



### Stay on top of your business with Connex!

Now with [more policy data and notification options](#)  
for all your case needs.

### Transition rules and availability: AU+ opt-out for IUL cases (iGO full eApp only)

- **New case:** AU+ Opt-Out option will be available for iGO full eApp IUL cases submitted on or after April 30, 2022, 12:00 AM CDT.
- **Locked case:** If a case is locked in iGO full eApp before April 30, 12:00 AM CT, the Opt-Out option will not be available .
- **Started, In Process or Unlocked cases submitted on or after April 30, 12:00 AM CT:** The Opt-Out option will be available.

<sup>1</sup> Real-time exam decision not yet available in Hawaii, New Hampshire and New York for cases submitted by ticket.

<sup>2</sup> 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.