

Independent Marketing Group

Underwriting Guidelines

A Guide to
Basic Information
& Requirements

from



American National
Insurance Company

Underwriting Classes

Preferred Plus Non-Nicotine User
 Standard Plus Non-Nicotine User
 Preferred Nicotine User

Preferred Non-Nicotine User
 Standard Non-Nicotine User
 Standard Nicotine User

Amount Being Applied For	Issue Ages				
	18-40	41-50	51-60	61-70	71 & up*
\$ 0 - 24,999	A	A	A	B	B
\$ 25,000 - 49,999	A	A	B	C	C
\$ 50,000 - 99,999	B	B	C	E	E
\$ 100,000 - 250,000	D	F	F	F	F
\$ 250,001 - 500,000	F	F	F	F	F
\$ 500,001 - 1,000,000	F	F	H	J	M
\$ 1,000,001 - 1,500,000	G	I	I	K	M
\$ 1,500,001 - 3,000,000	I	I	I	K	M
\$ 3,000,001 - 5,000,000	I	I	K	K	M
\$ 5,000,001 - 7,500,000	I	K	K	L	M
\$ 7,500,001 - 10,000,000	K	K	K	L	M
\$ 10,000,001 - and up	K	L	L	L	M

A	Non-Medical
B	Prescription Check (Home Office Orders)
C	Exam, HOS and Prescription Check
D	Full Blood, HOS, Measurements ¹
E	Blood, HOS, Physical Measurements and Prescription Check
F	Paramed, Full Blood, HOS ²
G	Paramed, Full Blood, HOS, Inspection
H	Paramed, Full Blood, HOS, Resting EKG
I	Paramed, Full Blood, HOS, Resting EKG, Inspection
J	M.D. Exam, Full Blood, HOS, Resting EKG
K	M.D. Exam, Full Blood, HOS, Resting EKG, Inspection
L	M.D. Exam, Full Blood, HOS, Exercise EKG, Inspection
M	M.D. Exam w/Senior Age Supplement, Full Blood, HOS, Resting EKG, Inspection

¹ "Measurements" refers to record of blood pressure, pulse, height and weight recorded on the lab ticket when blood is drawn.

² Up to \$1,000,001 the underwriter will generate a phone inspection on an "as needed" basis.

Paramedical and Inspection Services

The numbers below are national numbers provided to assist agency staff in contacting a local servicing company representative. Appointments are arranged at the local level.

Setting Up Examinations

(Agent to order and indicate from which Company on checklist)

Portamedic
1-800-782-7373

APPS
1-800-635-1677

Superior Mobile Medics
1-800-898-EXAM

ExamOne
1-800-768-2056

PMSI/EMSI
1-800-338-5629

Inspections \$1,000,001 & Over

(Agent to order and indicate from which Company on checklist)

First Financial
Underwriting Services
1-800-570-3477

ExamOne
(formerly Intellisys)
1-800-768-2056

Hooper Holmes
1-800-443-1417
Fax **1-800-752-1794**

PMSI
1-800-821-3879
Fax **1-800-753-0283**

Status of Pending Life Applications

Life Customer Service
1-800-899-6806

Medical Questions Regarding Prospective
Clients or Problems on Pending Life Cases

1-800-773-0924
or **1-800-899-6802***
+ **Voice Mailbox Number**

Rate Quotes and Illustrations
Field Support Center 1-888-501-4043, Option 1.

Visit our Web site at **www.img.anicoweb.com**

Preferred Build Table

Height	Weight*	
	Female	Male
5'0".....	137.....	153
5'1".....	141.....	160
5'2".....	145.....	164
5'3".....	149.....	168
5'4".....	152.....	172
5'5".....	155.....	176
5'6".....	158.....	180
5'7".....	163.....	185
5'8".....	167.....	189
5'9".....	172.....	193
5'10".....	177.....	197
5'11".....	182.....	203
6'0".....	187.....	208
6'1".....	192.....	214
6'2".....	197.....	220
6'3".....		226
6'4".....		231
6'5".....		237
6'6".....		243

* Add 10 pounds Standard Plus NT, Preferred NT and Preferred TB.
 Add 15 pounds Standard Plus and Preferred for ages 71 & up.

Preferred Criteria

Ages 70 & Under

Item	Preferred Plus	Preferred	Standard Plus
Cholesterol	225	250	285
Ratio	4.5	5.5	6.0

With or without cholesterol lowering medication

Non-Nicotine User	5 Years	3 Years	2 Years
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Cigar or smokeless tobacco use of no more than 2 per month and negative HOS

Blood Pressure	No RX	RX/UN	RX/UN
to age 60	135/80	140/90	150/90
61-70	140/85	150/90	155/95

Family History	No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 65	No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 60	No death from CAD or CVA in parents or siblings prior to age 60
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Weight	<i>See Build Table</i>	<i>add 10 lbs to Build Table</i>	<i>add 10 lbs to Build Table</i>
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Driving	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 yrs.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 yrs.	No DUI/DWI for 5 years.
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Aviation	Must not be a student pilot or rateable for aviation. Preferred Plus considered on commercial pilots only.		
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Residency	3 years in the U.S. Must be a U.S. or Canadian Citizen or permanent resident. 2 years for Standard Plus.		
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Travel	Travel to undeveloped countries, or countries where political violence or terrorism is a significant risk, may be rated or declined. If the risk is acceptable, there may be times a permanent plan is required.		
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Personal Medical History	No personal history of heart disease, cancer, diabetes*, or other rateable medical condition. *Standard plus is possible in certain circumstances.		
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Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.		
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Preferred Criteria

Ages 71 & Up

Item	Preferred Plus	Preferred	Standard Plus
Cholesterol	250	270	300
Ratio	5	5.5	6.0

Untreated cholesterol of <130 will not be eligible for Std. Plus, Pref. or Pref. Plus

Non-Nicotine User	5 Years	3 Years	2 Years
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Cigar or smokeless tobacco use of no more than 2 per month and negative HOS

Blood Pressure	No RX	RX/UN	RX/UN
	140/85	150/90	155/95

Family History	Not considered at ages 71 & up.		
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Weight	<i>See Build Table</i>	<i>add 15 lbs to Build Table</i>	<i>add 15 lbs to Build Table</i>
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Driving	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 yrs.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 yrs.	No DUI/DWI for 5 years.
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Aviation	No preferred considered. Pilots over age 75 will need AER.		
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Residency	3 years in the U.S. Must be a U.S. or Canadian Citizen or permanent resident. 2 years for Standard Plus.		
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Travel	Travel to undeveloped countries, or countries where political violence or terrorism is a significant risk, may be rated or declined. If the risk is acceptable, there may be times a permanent plan is required.		
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Personal Medical History	No personal history of heart disease, cancer, diabetes*, or other rateable medical condition. <i>*Standard plus is possible in certain circumstances.</i>		
--------------------------	---	--	--

Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.		
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Minimum Build	BMI must be greater than 18.5 to be considered Std. Plus, Pref. or Pref. Plus		
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Serum Albumin	4.0 or greater	3.6 or greater	3.6 or greater
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eGFR	60+	60+	60+
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Cognitive/Functional	No indications of cognitive impairment or inability to perform ADL's		
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Important Information

1. For children ages 0 through 17 obtain an APS when the amount exceeds \$149,999. This age group requires an inspection when the amount exceeds \$100,000. Please indicate on the application whether or not the requirements have been ordered.
2. The paramed service scheduling an M.D. exam should make every attempt to have the doctor also complete the blood profile to avoid multiple appointments for your client.
3. An exam by an applicant's personal physician is usually unacceptable.
4. An M.D. exam is required when there is a history of heart murmur and/or rheumatic fever (arrangements may be made through the paramed service).
5. The nonmedical privilege will not automatically apply to applicants not seen by the agent.
6. Medical requirements will not be waived if the amount is reduced after the application is submitted.
7. An application written in excess of \$500,000, including accidental death benefit, must be written C.O.D.

Any policy that will be Table 4 or over should also be C.O.D.

8. Amounts over \$3,000,000 will require a financial statement with the application.
9. HIV consent form should be collected by the agent at the time of application, and submitted to the home office if required by state.

American National reserves the right to order any requirement it deems necessary for sound underwriting practice. To obtain a copy of an abnormal blood profile and/or information from an APS on rated, declined or postponed cases, write to the address below. *(This written request must be over applicant/insured's signature and contain the name and address of the doctor whose records are in question.)*

Harry B. Kelso, M. D.
Vice President & Medical Director

John White, M. D.
Vice President & Associate Medical Director

American National Insurance Company
PO Box 1720, Galveston, Texas 77553

Declines, Postpones, Ratings ... Completing the Trial Application

If a proposed insured has **ever** been declined, postponed or rated with American National or any other company **he/she is not eligible** to apply under normal company guidelines. No CWA is to be collected and no medical requirements are to be ordered. A regular application should be submitted with the following wording placed in the field office checklist: *"Requirements not ordered pending offer."* (NOTE: The words Trial App or PIB should not appear anywhere on the application.)

CWA Refund Checks

When a file is incomplete, declined, or postponed, the refund check may not be returned to the Home Office for reversal. These checks may not be applied as CWA on a rewritten or reopened case. A new remittance must be obtained from the applicant in such cases so that no basis is established that would make the company liable for risks it has previously rejected.

Refund checks for declined and postponed cases (CWA) will be returned directly to the client.

Special Notes

Exam and special test limits are based on the amount currently applied for plus amounts issued within the previous 12 months. This includes policy increases and new applications.

Requirements are valid for additional insurance within six months following their completion.

The IMG Underwriting Team

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Fax (409) 766-6589 (Galveston)

Fax (409) 766-6598 (South Shore)

Life New Business Important Contacts

Issue Questions:

Bryan Lamb

Director

VBX/Ext. **7671**

bryan.lamb@anico.com

Customer Relations:

Mellissa Gace

1-800-773-0924, Ext. **3926**

mellissa.gace@anico.com

Holly Zaunbrecher

Manager

VBX/Ext. **7672**

holly.zaunbrecher@anico.com

Questions?

You may contact an

IMG Underwriter at

1-800-773-0924

IMG New Business Team

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Case Manager's Fax **(409) 621-3845**

Fax Applications to **1-888-237-1012**

For a quick Underwriting review, submit a summary and up to 10 pages of records to

imglifequotes@anico.com

Important Life New Business Addresses

The following addresses should be used for **new life applications** and supporting documentation:

PO Box

American National
Processing Center

Life New Business
PO Box 696700
San Antonio, TX 78269

Fed-Ex/Overnight Mail

American National
Processing Center

Life New Business
4500 Lockhill-Selma Road
San Antonio, TX 78249

IMG

INDEPENDENT MARKETING GROUP
www.img.anicoweb.com

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American National Insurance Company*



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