

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

Requirements for IUL, EXECUL, PWL Plans & ANICO Signature Term

Amount Being Applied For	Issue Ages						
	17-35	36-40	41-50	51-60	61-65	66-70	71 & up
\$ 0 - 24,999	A	A	A	A	A	B	B
\$ 25,000 - 49,999	A	A	A	A	A	D	D
\$ 50,000 - 99,999	A	A	A	B	B	F	F
\$ 100,000 - 149,999	C	B	B	B	B	I	I
\$ 150,000 - 250,000	C	B	B	B	B	I	I
\$ 250,001 - 500,000	I	G	G	G	G	I	I
\$ 500,001 - 1,000,000	I	I	Q	K	M	M	P
\$ 1,000,001 - 1,500,000	J	J	L	L	N	N	P
\$ 1,500,001 - 3,000,000	J	J	L	L	N	N	P
\$ 3,000,001 - 5,000,000	J	J	L	N	N	N	P
\$ 5,000,001 - 7,500,000	J	J	N	N	O	O	P
\$ 7,500,001 - 10,000,000	N	N	N	N	O	O	P
\$10,000,001- and up	N	N	O	O	O	O	P

A	Full Application
B	Prescription Check
C	Prescription Check, MVR
D	Paramed, HOS, Prescription Check
E	Blood, HOS, Physical Measurement, MVR
F	Blood, HOS, Physical Measurement, Prescription Check
G	Paramed, Full Blood HOS
H	Blood, HOS, Physical measurement, Prescription Check, MVR
I	Paramed, Full Blood HOS, MVR
J	Paramed, Full Blood, HOS, Inspection, MVR
K	Paramed, Full Blood, HOS, Resting EKG, MVR, Prescription Check
L	Paramed, Full Blood, HOS, Resting EKG, Inspection, MVR, Prescription Check
M	M.D. Exam, Full Blood, HOS, Resting EKG, MVR, Prescription Check
N	M.D. Exam, Full Blood, HOS, Resting EKG, Inspection, MVR, Prescription Check
O	M.D. Exam, Full Blood, HOS, Exercise EKG, Inspection, MVR, Prescription Check
P	M.D. Exam w/ Sr. Age Supplement, Full Blood, HOS, Resting EKG & Inspection, MVR, Prescription Check
Q	Paramed, Full Blood, HOS, MVR, Prescription Check

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

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

Underwriting Classes

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Requirements for VUL Plans

Amount Being Applied For	Issue Ages						
	17-35	36-40	41-50	51-60	61-65	66-70	71 & up
\$ 0 - 24,999	A	A	A	A	B	B	B
\$ 25,000 - 49,999	A	A	A	B	D	D	D
\$ 50,000 - 99,999	B	B	B	D	F	F	F
\$ 100,000 - 250,000	E	F	G	G	G	I	I
\$ 250,001 - 500,000	I	G	G	G	G	I	I
\$ 500,001 - 1,000,000	I	I	Q	K	M	M	P
\$ 1,000,001 - 1,500,000	J	J	L	L	N	N	P
\$ 1,500,001 - 3,000,000	J	J	L	L	N	N	P
\$ 3,000,001 - 5,000,000	J	J	L	N	N	N	P
\$ 5,000,001 - 7,500,000	J	J	N	N	O	O	P
\$ 7,500,001 - 10,000,000	N	N	N	N	O	O	P
\$10,000,001- and up	N	N	O	O	O	O	P

A	Full Application
B	Prescription Check
C	Prescription Check, MVR
D	Paramed, HOS, Prescription Check
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O	M.D. Exam, Full Blood, HOS, Exercise EKG, Inspection, MVR, Prescription Check
P	M.D. Exam w/ Sr. Age Supplement, Full Blood, HOS, Resting EKG & Inspection, MVR, Prescription Check
Q	Paramed, Full Blood, HOS, MVR, Prescription Check

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

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 Plus 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.

Non-Preferred Build Table

Height	Std	T2	T3	T4	T5	T6	T8	Decline
4'8"	83-149	168-173	174-180	181-189	190-194	195-202	203-207	>217
4'9"	86-154	174-180	181-187	188-196	197-201	202-210	211-214	>225
4'10"	89-160	180-186	187-193	194-203	204-208	209-217	218-222	>233
4'11"	92-165	186-193	194-200	201-210	211-215	216-225	226-230	>241
5'0"	95-171	193-199	200-207	208-217	218-222	223-232	233-238	>249
5'1"	98-177	199-206	207-214	215-224	225-230	231-240	241-246	>257
5'2"	102-183	206-213	214-221	222-232	233-237	238-248	249-254	>266
5'3"	105-189	212-220	221-228	229-239	240-245	246-256	257-262	>274
5'4"	108-195	219-227	228-235	236-247	248-253	254-265	266-270	>283
5'5"	112-201	226-234	235-243	244-255	256-261	262-273	274-279	>292
5'6"	115-207	233-241	242-250	251-263	264-269	270-281	282-288	>301
5'7"	119-213	240-249	250-258	259-271	272-277	278-290	291-296	>310
5'8"	122-220	247-256	257-266	267-279	280-286	287-299	300-305	>319
5'9"	126-226	254-264	265-274	275-287	288-294	295-308	309-314	>329
5'10"	129-233	262-271	272-282	283-296	297-303	304-317	318-324	>339
5'11"	133-240	269-279	280-290	291-304	305-311	312-326	327-333	>348
6'0"	137-247	277-287	288-298	299-313	314-320	321-335	336-342	>358
6'1"	141-253	285-295	296-306	307-322	323-329	330-344	345-352	>368
6'2"	145-260	293-303	304-315	316-331	332-338	339-354	355-362	>378
6'3"	149-268	301-312	313-324	325-340	341-348	349-364	365-372	>389
6'4"	152-275	309-320	321-332	333-349	350-357	358-373	374-382	>399
6'5"	157-282	317-328	329-341	342-358	359-366	367-383	384-392	>409
6'6"	161-289	325-337	338-350	351-367	368-376	377-393	394-402	>420
6'7"	165-297	333-346	347-359	360-377	378-386	387-403	404-412	>431
6'8"	169-304	342-355	356-368	369-386	387-395	396-414	415-423	>442
6'9"	173-312	350-363	364-377	378-396	397-405	406-424	425-433	>453

Preferred Criteria

Ages 60 & Under

Item	Preferred Plus	Preferred	Standard Plus
Cholesterol	300	300	300
Ratio	4.5	5.5	6.0

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

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	See Build Table	add 10 lbs to Build Table	add 10 lbs to Build Table
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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 in past 5 years and not ratable for driving history.
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Aviation	See Aviation guide form # 6965
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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 ratable medical condition. *Standard plus is possible for diabetes in certain circumstances on permanent plans only.
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Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.
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Preferred Criteria

Ages 61 & Up

Item	Preferred Plus	Preferred	Standard Plus
Cholesterol	300	300	300
Ratio	5.0	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.		
Ages 61-70:	See family history rules for ages 60 & under		

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	Not available for ages 71+; Aviation exclusion required for 75+ For ages 61-70, see aviation guideline form #6965		
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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 ratable 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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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	4.0 or greater	4.0 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. 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.
2. An exam by an applicant's personal physician is usually unacceptable.
3. 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).
4. The nonmedical privilege will not automatically apply to applicants not seen by the agent.
5. Medical requirements will not be waived if the amount is reduced after the application is submitted.
6. 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.

7. Amounts over \$3,000,000 will require a financial statement with the application.
8. 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.
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 up to 6 months up to age 75 (12 months to age 65 when risk classification is Standard or better) and 3 months for ages 76 and over.

Important Life New Business Contacts

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

Fax applications to 1-888-237-1012

For Status of Pending Life Applications:

Life Customer Service: 1-800-899-6806

Life New Business Case Managers:

Email: IMGteam@anico.com

Phone: 1-800-773-0924

Fax: 409-621-3845

Underwriting Contacts

Phone: 1-800-773-0924

Fax: 409-766-6589

IMG Contacts

For Quotes/Illustrations:

Field Support Center 1-888-501-4043

Website: www.img.anicoweb.com

*Independent Marketing Group (IMG) is a division of
American National Insurance Company*



American National Insurance Company (ANICO), headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, N.Y.