



Quick Quote

Tips and Best Practices

The **Quick Quote Desk** is staffed by expert underwriters who can provide rapid responses to underwriting questions requiring significantly less detail than a full informal submission. A response typically comes within 1 business day, and often sooner.



Questions the Quick Quote Desk Can Answer

The Quick Quote Desk can provide guidance on how to quote your client for life insurance based on factors such as:

- Participation in hazardous sports
- Aviation
- Foreign travel
- Medical conditions like cardiac or cancer history
- Occupation
- Premium-class criteria like height, weight, cholesterol or driving record

Common Quick Quote Requests

The most common requests are for Quick Quotes regarding clients with heart conditions/disease, cancer, diabetes or those who have foreign travel plans. In addition to the basic information above, for these types of Quick Quote requests, please include the following:

- **Heart disease:** Type of heart condition and age diagnosed.
- **Cancer:** Type and stage of cancer.
- **Diabetes:** Type, age diagnosed and degree of control including most recent A1C reading if possible.
- **Foreign travel:** Citizenship, application state, cities/countries visited to include frequency and duration of the travel.

Quick Quotes for Foreign Nationals

Include country of residence, country of citizenship, details to international travel and the current visa status. Refer to our [Guidelines for Sales to Foreign Nationals](#).

Criteria

- Ages 0-79
- All products
- No face amount restrictions

Dos and Don'ts

Please follow the guidelines below for the quickest response. For a few examples, see page 2.

Do

- Summarize/clarify the request in your own words (not a copy and paste of an APS summary)
- Include the following information:
 - Your IMO/BGA/MGA name and number
 - Client's age (0-79 only) and gender
 - Proposed face amount
 - A **brief** description of your specific concern with relevant information
 - Keep the request brief, generally no more than a couple short paragraphs. See examples on page 2.

Do NOT Send ...

- Personally identifying information on the client of any kind, even in the e-mail subject line. This includes name, address, Social Security Number or other personal identifiers.
- Attachments or embedded (copied/pasted) files of any kind. They will be filtered out by the email system.
- Quote requests for clients who have previously been declined by American General or by multiple carriers.
- Requests for illustrations.
- Requests for review of prior underwriting submissions.

Submitting a Formal Application After Receiving a Quick Quote Response

Always include a copy of your Quick Quote response with the formal application. This should include both your original request and the response you received.

1 Quick Quote Example 1

Quick Quote request:

“Male, DOB: 09/10/1955, 5’10”, 270 lbs., non-smoker. High BP diagnosed in 2007. Meds: Metoprolol, 50mg. Last reading 130/85. Diabetes diagnosed in 2007. Meds: Actosplus Met. Last sugar reading 110. Sees Dr. every 3 months; last seen 2/2011. Looking for 20 year term between 500 and 1 million.”

Quick Quote reply:

“We’d quote Table D for the combo of build and diabetes. However, if current A1c is at or below 7.0, we’d consider for possible Table B rates.”

2 Quick Quote Example 2

Quick Quote request:

“We have a 65-year-old male seeking \$500K of UL coverage. He is 6 ‘3”, 269 lbs. He had single vessel stent placement at age 59; no MI. His last nuclear stress test was three months ago and we are told it was normal. Please let us know what you think.”

Quick Quote reply:

“Possible Table D subject to full review.”

3 Quick Quote Example 3

Quick Quote request:

“We have a 35-year-old female looking for \$200,000 term insurance. She sees her doctor every 6 months. 5’ 4” 172 lbs, 100/79, pulse 69, reg / Blood: GLU 60, FRUCTO 1.2, BUN 17, CREAT 0.9, SGOT31, SGPT 33, GGTP 40, neg hep panel, ALB 3.7, GLOB 3.3, T-PROT 7.0, CHOL 173, RATIO 6.4, LDL 130 / Urine: PROT 21, P/C 0.05, CREAT 390.7 / EKG: nl per chart 1/10/08 – Nasopharyngoscopy --normal, clear nasopharynx and oropharynx, true vocal cords are grossly clear and approximately freely, no posteropharyngeal wall lesions, no polling of secretions in the pyriform sinuses. 04/09 Chol 236, TGL 89, HDL 65, LDL 153, Chol/HDL 3.6 08/10 Chol 144, TGL 84, HDL 61, LDL 66, Chol/HDL 2.4. In 2006, she was diagnosed with ductal carcinoma in situ of... the right breast, lumpectomy, no recurrence. 3/07 she was seen in follow up, reports SBE normal. No d/c or masses felt, mammography: nl.. 1/08 she was seen in follow up. No d/c or masses felt, mammography: nl., no change when compared to 3/07 study. 5/09 she was seen in follow-up. No d/c or masses felt, mammography: nl., no change when compared to 1/08 study. 9/09 complains of URI symptoms. Evaluation reveals well woman in NAD, nasal congestion without evidence of purulent drainage. Advised OTC cold preparations and return in 1 week if not resolved or sooner if symptoms worsen.. 9/10 she was seen in follow-up. No d/c or masses felt, mammography: nl., no change when compared to 5/09 study ...”

Quick Quote reply:

“Please note: The length of your quote exceeds that of the Quick Quote Desk recommendations. Please condense and resubmit.”

3 Example 3, Resubmitted (Same client, more concise request):

Quick Quote request:

“We have a 35-year-old female looking for \$200,000 term insurance. In 2006, she was diagnosed with ductal carcinoma in situ of the right breast, lumpectomy, no recurrence. Regular follow-up with MD.”

Quick Quote reply:

“Possible Table D, subject to full review. It’s possible we may be able to offer standard rates, subject to our review of her current exams and the surgical pathology report.”

Ready to request a Quick Quote?

Email your Quick Quote request to QuoteAG@aglife.com.

Please note: A Quick Quote reply is not an offer of coverage, and is not binding on the insurer. Submission of application and full underwriting may result in an offer more favorable or unfavorable than the initial Quick Quote assessment.

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Please refer to your policy. ©2020 AIG. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

AGLC111281 REV0220