



Independent
Marketing
Group

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Exams and Physician Records Difficult to Obtain?

In an effort to help more of our customers obtain the life insurance coverage their families need, American National is temporarily expanding its acceleration criteria in order to approve about **50% more** cases without the usual medical exam and APS requirements. These changes are not applicable in New York.

In order to expedite these additional cases:

- Ages 50 and below
- Face amounts \$100,000 to \$1,000,000
- **Paper and Electronic applications**
- Many will have automatic table ratings applied
- If medical exam or APS can be obtained at a later date, we will re-underwrite to see if better class is warranted.

Effective April 1st:

- All new business (**excluding New York**)
- Including all cases that were submitted in February and March that are still pending an exam or APS (**excluding New York**).

Learn How to Successfully Work from Home

Online Resources
Illustrating and Submitting
Managing Pending Business

[Online Learning](#)

American National's underwriting criteria and procedures are continuing to evolve in response to the COVID-19 virus. Please see our updated FAQ for new guidelines involving life applicants 60 and older, foreign travel guidelines and those who have been asked to self-isolate.

[Download the latest Covid-19 FAQs](#)

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