

Not all risks can be constrained to “by the book” underwriting rules. Some individuals exhibit healthy characteristics that distinguish them from the group. American National’s Precision Underwriting does just that: It finds those individuals who separate themselves from others by displaying various positive characteristics and makes intelligently aggressive underwriting offers to these applicants.

## How does the program work?



During the process of reviewing a medically underwritten case, underwriters can apply “credits”<sup>1</sup> for healthy characteristics.

Individuals with three or more credits may be able to tip the scales and qualify for a rate class reduction!



### Program Parameters

- **Ages 18 – 60**
- **Medically Underwritten Cases**
- **Rate Classes assessed as T6 or better can be considered**  
(No Flat-Extras)
- **Face Amounts: Up to \$5 Million**  
(includes inforce/applied with all American National companies)
- **Non-Smokers Only**
- **All Products are Eligible**

# PRECISION CREDIT UNDERWRITING

## Credits



**Chol/HDL  $\leq$  4.5**  
(No credit available if total cholesterol  $<$ 130 without lipid-lowering medications)



**LDL  $<$ 100**  
(No credit available if total cholesterol  $<$ 130 without lipid-lowering medications)



**Evidence of statin or daily aspirin use**  
(on exam or APS)



**NTproBNP  $\leq$  50**



**Hgb A1c  $\leq$  5.5**



**Build = Preferred Plus**



**Blood pressure without treatment = 125/80 or better**



**Extreme family longevity**  
(Both parents living 80+ years)



**Normal treadmill stress test in APS within 24 months**  
(Normal Tracing plus 8 METS or more)



**Evidence of regular exercise program noted in APS**



**Normal colonoscopy in APS within 24 months**  
(No adenomatous polyps or ulcerations consistent with Inflammatory Bowel Disease)



**Serum albumin  $\geq$  4.3 with normal liver function testing**



**Favorable risk classifier results**  
(Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.)



**Life-long non-smoker**

Note regarding credits: Because the context and merits of each case can be different, the underwriter reserves the right to not apply credits in some circumstances. Credits are typically applied, but this is not to be interpreted as available to every risk.

For more information, contact the Marketing Field Support Center at: 888-501-4043.

1) Credits cannot be applied for: malignancy, underweight ratings, abnormal tumor markers, alcohol marker abnormalities, diabetes with complications, and substance abuse.

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