



# MOODY

Insurance Group

## Regarding Alternative Life Options for Multiple Line ANICO Agents:

For MIG to find alternative life solutions, please follow one of the three highlighted scenarios below and send me the documentation listed.

### **\*\*Declined or Postponed or Table Rate 4 or Higher: For any size ANICO Cases:**

- 1) Provide me a copy of the completed life application package that includes supplements & questionnaires that was submitted to ANICO. Copy of the application can be found in ExpertApp if submitted within 6 months. Do Not order applications from Field Support Units.
- 2) Forward to me the email you received with the letter of declination, or the postponement or stating a Table 4 rate or higher.
- 3) We need a client signed ORG Authorization form (attached). Note: DocuSign is acceptable.

### **\*\*For clients that have NOT yet been underwritten, but are likely substandard:**

- 1) SKIP the full application process! Email -[MLARiskAssessments@AmericanNational.com](mailto:MLARiskAssessments@AmericanNational.com) to have them assess the client and verify they are substandard rating (table 4+) without having to submit an application.
- 2) Forward to me the underwriting assessment response you receive.
- 3) Provide me with client's age, smoker status, height & weight, medical conditions plus dates of diagnosis, list of prescriptions & dosage.
- 4) Provide any other reasons they would not qualify for standard rating. Plus, coverage amount desired.

### **\*\*For clients 50 years or older, not been through underwriting, that are only looking for a small final expense/"burial" type of whole life policy:**

- 1) Just email me and state that they are only looking for a small policy and do not want a para-med exam due to health conditions that would make them ineligible for traditional Whole Life underwriting.
- 2) List their name, DOB, height & weight, smoker status, medical conditions, date of diagnosis, prescriptions plus dosage and the amount of coverage desired.
- 3) NOTE: No Exam-No HOS required for Graded & Modified Plans.

**A Special Note:** we will make every effort to provide a "Level" death benefit when possible. Thereafter, we will search for the best substandard graded or modified death benefit plans. Last alternative will be a Guaranteed Issue Plan.

Questions on this process can be referred to [LifeUWSupport@AmericanNational.com](mailto:LifeUWSupport@AmericanNational.com).

Email all required information to:

### **Susan Just**

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