



Independent
Marketing
Group

The Independent Voice

Rates

2019 Conference

Smart Underwriting is Here!

Smart Underwriting is an upgrade to the underwriting process that combines a responsive electronic application that gathers essential health and personal history of the applicant with a computerized underwriting evaluation.

You will notice a more reflexive and responsive design to the medical questions built into ExpertApp.

[Keep Reading](#)



Insuring HIV

From the desk of John F. White III, MD, MBA Sr. Vice President & Medical Director for Life, Health, & Group Diplomat, Board of Insurance Medicine

Recently, a 51 year old man with uncomplicated HIV applied to American National Insurance Company for \$1,000,000 of 20 year level term and was approved and issued by underwriting at Table 4 rates. Yes, HIV is insurable through American National!

[READ MORE](#)



Expanded Annuity Internal Exchange Program

Good news! Effective 7/1, American National's Annuity Internal Exchange program has been expanded! You will now have more opportunities to earn 50% of the standard commission on the account value transferred to a new contract.

Take a few minutes to see all the products now available for the Annuity Internal Exchange program.

[READ MORE](#)



.....

What's New...



Smart Reward for Smart Underwriting

To celebrate the launch of Smart Underwriting, we're giving away a Sonos Play: 5 (\$499 value) for life sales.... [Keep Reading...](#)

IMGE86NXX

FOR AGENT USE ONLY, NOT FOR DISTRIBUTION OR USE WITH CONSUMERS.

Independent Marketing Group is a Division of American National Insurance Company. American National Insurance Company, 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, New York. Each company has financial responsibility for only the products and services it issues. Copyright © 2017 American National Insurance Company, Galveston, Texas. Not all products and services are available in all states. The trademarks, logos and other content in this notification are the property of American National Insurance Company and cannot be copied or duplicated in any manner without the written consent and approval of American National Insurance Company.