



Professional Athlete life insurance is designed for highly skilled and trained sports participants and teams who require a flexible and comprehensive life insurance program to meet their unique needs.

Guidelines for applications and inquiries on Professional Athletes

- All cases on individual or team athletes will be considered only on a facultative basis once our internal team or individual retention is exceeded.
- American General Life's maximum team coverage that will be retained is \$40 Million. This includes both personal and business coverage.
- A team roster and alpha search of all players is required and will be reviewed during the underwriting process.
- For Personal insurance, both Term and UL coverage is allowed. Contract length is not a factor. No compensation adjustment for personal insurance, but the team maximum of \$40Million does still apply as noted above.

Professional Sports Teams and Business Coverage

- AIG insurers can provide UL policies but term insurance is not permitted on team/business owned policies.
- Team/business owned coverage will require a commission adjustment. The product and face amount details, along with other required details (below), are needed for exact determination of adjustment.
- For all inquiries, informal and formal applications where team or business owned coverage is involved, please send an email with the following details to your Underwriting Team Director, who will review it with the Office of the Chief Underwriter:
 - Professional Athlete Review in the subject line
 - Client name, sport and team
 - Complete Team roster (including coaches and assistants)
 - Product and face amount
 - Current total line of coverage inforce if known
 - Contract details – Length of contract

AIG is on a mission to earn your business, plain and simple. We know you have a choice of carriers, and WE want to be your "go to" partner for the most competitive underwriting offers. Give us a try and experience the difference.

Questions?

Contact your Underwriting Team for more information related to Professional Athlete life insurance.

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