This series of informative video presentations and articles provides important news and updates from Allstate’s life underwriting team. We’ve also provided contact information in case you have an article suggestion or a question about a specific case.

Please note that this document is a work in progress and frequently updated. You’ll want to check back often to view the most current version.

### Videos

- **Allstate’s Commitment to Life Insurance**
  Bill Kavanaugh and John Rugel

- **Improving Place Rates**
  Bill Kavanaugh and John Rugel

- **IPS Helps Meet Customer Needs**
  Bill Kavanaugh and John Rugel

- **Leveraging the Rate Class Estimator**
  Bill Kavanaugh and John Rugel

- **Making the most of ExamOne Services**
  Bill Kavanaugh and John Rugel

- **New Annuities Offered by Allstate**
  Bill Kavanaugh and John Rugel

- **New EFS/FS Support**
  Bill Kavanaugh and John Rugel

- **Partnering with Sales**
  Bill Kavanaugh and John Rugel

- **Protecting Allstate Customers**
  Bill Kavanaugh and John Rugel

- **The Role of the Underwriter**
  John Rugel

- **Serving Allstate Customers During the LBL Transition**
  Bill Kavanaugh and John Rugel

- **Term Life Insurance Competitiveness**
  Bill Kavanaugh and John Rugel

- **Underwriting Competitiveness**
  Bill Kavanaugh and John Rugel

- **Utilizing the Pre-Qualification Process**
  John Rugel

- **When to Engage CRUMP for Life Insurance**
  Bill Kavanaugh and John Rugel

- **Where is Allstate Strongest?**
  John Rugel

- **Year-End Guarantee Dates**
  Bill Kavanaugh and John Rugel

- **A Year-end Video Message from Bill Kavanaugh and John Rugel**
  Bill Kavanaugh and John Rugel
Articles

- 1035 Exchange Forms: Whose to use?
- Avoid Being Held Up in Underwriting
- Avoiding a Knockout in Underwriting
- Body Mass Index (BMI) – By the Numbers
- CapacityMax Underwriting Program (CW Version | NY Version)
- Children are Different
- Cholesterol: How low can you go?
- Diabetes & A1C Webinar Recording Now Available
- Diabetes Today
- Easy to use New Underwriting Tool for Risk Assessment (Matrix)
- A Focus on Heart Defects
- Financial Outcomes of Domestic Violence
- Great News on Foreign Travel and Residence Underwriting
- Help Customers Understand Rate vs. Wait
- HIPAA Requirement at Reinstatement
- An Inside Look At Serving the Customer
- Large Case APS Orders Now Through EMSI
- Large Case Life Insurance Pre-Qualification
- Medical Marijuana Underwriting
- MIB: Fraud Fighters
- Navigating the “Administrivia” of Successful Upselling
- Older Women - At the Heart of the Matter
- Reduced Waiting Period on Rate Class Reconsiderations
- Renegotiate Life-Insurance Cost (Wall Street Journal)
- Temporary Change in Underwriting Hold Time
- Time-Saving Tips for Servicing New Business
- Understanding A1c (Glycosylated Hemoglobin) Results
- Underwriting for the Over Age 70 Customer
- Underwriting Sleep Apnea
- A Valentine from the Heart
- What Liver Enzymes Reveal
- You’re the Expert in Preparing Customers for the Tele-interview

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If you have a topic you would like to suggest for an article, please send it to AskLifeUnderwriting@allstate.com.

If you have a question about a particular case, please send your question to UWQuote@allstate.com.

For More Underwriting Information

Please see the following documents for more general help with underwriting:

- View Underwriting Guide
- View Underwriting Medical Requirements