
AIG Group Employee Choice Dental Underwriting Guidelines

Field Rated New Business Quotes

Quote System has been developed for dual choice, triple choice and stand alone groups for groups of 2 – 200 PPO lives. DHMO can be quoted up to 500 DHMO lives.

Dual and Triple Choice Participation Requirements

5 Lives – 3 on PPO plan
75% combined participation for employer sponsored rates
Loads are applied for groups down to 40% participation
Voluntary cases will be loaded and have limited plan designs

Commissions

The standard commissions are as follows:

AIG Products

Standard AIG Commission for Agent
Standard AIG Commissions for General Agency
Credit for Bonus (Agent, GA)

DHMO Products

10% Commission for Agent in most states
5% Commission for General Agent in most states
DHMO Premium does not get credited towards GA Bonus.

Large cases will need to be adjusted to be competitive.