



## ACCELERATED UNDERWRITING

Expediting the application process with Xpress and Xpress Plus





Xpress is the underwriting program that speeds up the underwriting process leading to faster turnarounds for insured's age 65 or under, and applying for a face amount of \$249,999 or less. Xpress is available for both paper and electronic applications.

No automatic exam is required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier<sup>1</sup>.

If an exam is required, the agent will receive a notification.



Xpress Plus is the underwriting program that expedites applications submitted electronically using ExpertApp. It saves the client time by automating a portion of the underwriting process.<sup>2</sup>

Exams are not automatically required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier.<sup>1</sup>



### EXAM NOTIFICATIONS

If answers on the application prompt the need for an exam, the agent will receive a notification immediately in ExpertApp.

If the MIB, Rx, and/or Risk Classifier prompt the need for an exam, the agent will receive a notification via ExpertOffice and email.



# Program Features

	 <b>XPRESS</b>	 <b>XPRESS PLUS</b>
<b>Who Can Apply</b>	Individual Applications	Individual Applications
<b>Issue Ages</b>	0–65	18–60
<b>Face Amounts</b>	Up to \$249,999	<b>Ages 18–50</b> \$250,000 – \$1,000,000 <b>Ages 51–60</b> \$250,000 – \$500,000
<b>eApp Available</b>	Yes	Yes
<b>eApp Required</b>	No	Yes
<b>Underwriting Classes</b>	<ul style="list-style-type: none"> <li>• Standard</li> <li>• Substandard</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred</li> <li>• Preferred Plus</li> <li>• Standard Plus</li> <li>• Standard<sup>3</sup></li> </ul>
<b>Exam Required</b>	Exams are not automatically required.	Exams are not automatically required.
<b>Available Products</b>	<b>All Products</b> (Excluding Worksite Simplified Issue products)	<b>All Products</b> (Excluding Worksite Simplified Issue products)

Cases outside of the parameters of the programs above will require traditional underwriting. If a client does not qualify for one of the accelerated underwriting programs, full underwriting is available for all American National individual life insurance products.

For more information on both accelerated and full underwriting, see the American National Underwriting Guidelines brochure (10182).



1) The Risk Classifier utilizes characteristics derived from public records and credit history. 2) Xpress Plus is not available in New York. 3) Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting.

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 only for the products and services it issues.

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888-501-4043 | [img.anicoweb.com](http://img.anicoweb.com)