

Don't let Traditional Underwriting slow you down.

**Get in the fast lane with  
ACCELERATED UNDERWRITING!**



## Accelerated Underwriting Programs

- Xpress
- Xpress Plus

## What is Xpress?

An underwriting program that is used to process applications for insured's age 65 or under and applying for a face amount of \$249,999 or less that is designed to speed up the underwriting process to allow for quicker issues and faster turnarounds. 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.

## What is Xpress Plus?

Xpress Plus is an underwriting program that expedites the application process and saves your customers time and hassle by automating a portion of the underwriting process for applications submitted electronically.

When you submit an individual application that is within the parameters of the Xpress Plus program, exams are not automatically required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier. If an exam is required, you will be notified, either immediately via ExpertOffice.

### **When submitted through ExpertApp:**

- 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.

<sup>1</sup> The Risk Classifier utilizes characteristics derived from public records and credit history.

## Program Features

	<b>Xpress</b>	<b>Xpress Plus</b>
<b>Program Description</b>	A program designed to provide a quick underwriting process for limited ages and face amount and will not automatically require an exam to be ordered.	A program designed to enhance the underwriting process when using electronic applications for certain ages and face amounts. Xpress Plus does not automatically require an exam to be ordered. Instead, the agent will be notified via ExpertOffice if an exam is required.
<b>Who Can Apply?</b>	<b>Individual Applications</b>	<b>Individual Applications</b>
<b>Issue Ages</b>	0-65	18-60
<b>Face Amounts</b>	Up to \$249,999	Ages 18-50: \$250,000 - \$1,000,000 Ages 51-60: \$250,000 - \$500,000
<b>eApp Available?</b>	Yes	Yes
<b>eApp Required?</b>	No	<b>Yes</b>
<b>Underwriting Classes</b>	Standard Substandard	<b>Preferred Plus Preferred Standard Plus Standard<sup>2</sup></b>
<b>Exam Required?</b>	<b>Exams are not automatically required.</b>	<b>Exams are not automatically required.</b>
Available Products	All (excluding Worksite Simplified Issue products)	All (excluding Worksite Simplified Issue products)

**Cases outside of the parameters of the programs above will require traditional underwriting.**

<sup>2</sup> Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting.

If your client does not qualify for one of the accelerated underwriting programs that is okay! Full underwriting is available for all American National individual life insurance products.

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

**For more information, contact the Marketing Field  
Support Center at: 888-501-4043**

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