

UNDERWRITING Xpress Plus



Side-by-Side Accelerated Underwriting Comparisons

	Xpress (formerly Underwriting Express)	Xpress Plus	Worksite Simplified Issue
Program Description	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. Xpress Plus will not automatically require an exam to be ordered. Instead, the agent will be notified via ExpertOffice if an exam is required.	A program for employer groups (federal market, teachers, etc.) that have been pre-approved to sell SI products through the Worksite program.
Who Can Apply?	Individual Applications	Individual Applications	Approved Employer Groups (minimum of 10 participating employees)
Issue Ages	0-65	17-60	18-65 (64 for term)
Face Amounts	Up to \$250,000	Ages 17-50: \$250,001 - \$1,000,000 Ages 51-60: \$250,001 - \$500,000	Up to \$250,000
eApp Available?	Yes	Yes	Yes
eApp Required?	No	Yes	No
Underwriting Classes	Standard Substandard	Preferred Plus Preferred Standard Plus Standard ²	Standard (Classes are issued on Accept/Decline basis with tables 1-4 issued as standard)
Exam Required?	No Automatic Exam Required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier. ¹	No Automatic Exam Required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier. When submitted through ExpertApp: <ul style="list-style-type: none"> Step 1: ExpertApp If answers on the application prompt the need for an exam, the agent will receive a notification immediately in ExpertApp. Step 2: Underwriting If the MIB, Rx, Risk Classifier and/or underwriter review prompt the need for an exam, the agent will receive a notification via ExpertOffice and email. 	No Exam Required. Underwriting decision is based on a few simple health questions.
Available Products	All (excluding Worksite SI products)	All (excluding Worksite SI products)	Worksite SI products only

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

¹ The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.

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

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