

Accelerated Underwriting Requirements for 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 \$250,000 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.¹ 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 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.

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



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	18-60	18-65 (64 for term)
Face Amounts	Up to \$250,000	Ages 18-50: \$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 Standard²	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.	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.

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

Common conditions that require additional Labs, Exams, and/or APS

Not all applications will be issued without additional exams. Common conditions that will require additional exams to be ordered are listed in the charts below.

Xpress Plus

Exam/
Labs APS

	Exam/ Labs	APS
Diabetes or Glucose Intolerance	X	
Hypertension (when any of the following apply: diagnosed within 6 months, applicant is under age 35, applicant requires >2 medications to control, or is undisclosed/suspected)	X	
Heart Disease	X	X
Renal Disease	X	X
Liver Disease	X	X
Cancer	X	X
Substance Abuse	X	X
Cerebral Vascular Disease	X	X
Peripheral Vascular Disease	X	X
COPD	X	X
Barrett's Esophagus	X	X
Crohn's Disease	X	X
Ulcerative Colitis	X	X
Epilepsy/Seizure	X	
Gastric Bypass/Lap Band	X	
Lupus	X	X
Multiple Sclerosis	X	X
Parkinson's Disease	X	X
Rheumatoid Arthritis	X	
Sleep Apnea	X	
Criminal History that is not an automatic decline.	X	
Driving History that is not an automatic decline.	X	
Disability	X	X
Unemployed - when specifically listed as such (does not apply to homemaker)	X	
Over-insurance/Stacking	X	
Inforce/Applied with American National and subsidiaries exceeds our max limits for Xpress Plus	X	
HIV	X	X
Underweight	X	X
Build Table 2 or higher	X	
Other characteristics determined using the Risk Classifier report are outside our tolerance.	X	
Rx record not found and >50 years old	X	
Previous substandard or declined case with American National or other company	X	X
Parent or sibling death from cardiovascular disease or stroke prior to age 60	X	

Xpress Plus

Exam/
Labs APS

	Exam/ Labs	APS
Parent or sibling death from colon, ovarian, or prostate cancer prior to age 60	X	
If labs completed in past 12 months for insurance purposes, we will attempt to obtain those requirements. If unable to obtain, we will order our own exam, labs.	X	
Nondisclosure of material medical history (including smoking/nicotine/tobacco history)	X	

Xpress

Exam/
Labs APS

	Exam/ Labs	APS
Undisclosed Diabetes	X	
Diabetes Requiring more than 1 medication	X	
Undisclosed ratable Obesity	X	
Hypertension age 35 and under	X	
Hypertension over age 35 requiring 3 or more medications	X	
Undisclosed Hypertension	X	
Heart Disease		X
Suspected kidney function abnormality without diagnosis	X	
Kidney Disease		X
Liver Disease		X
Suspected Liver Enzyme elevations without diagnosis	X	
Cancer		X
Substance Abuse	X	X
Cerebral Vascular Disease		X
Peripheral Vascular Disease		X
COPD		X
Barrett's Esophagus		X
Crohn's Disease		X
Ulcerative Colitis		X
Lupus		X
Multiple Sclerosis		X
Parkinson's		X
Criminal History	X	
History of DUI in the past 2 years	X	
Underweight	X	
Other characteristics determined using the Risk Classifier report are outside our tolerance	X	
Non Disclosure of material medical history (including smoking, nicotine, tobacco history)	X	




Since each case is different, the underwriter reserves the right to order APS's or other requirements depending on the merits of each individual case.

Underwriting Requirements

The charts below illustrate the underwriting requirements for American National life policies. In order to set your client's expectations properly, the charts below separate requirements by what will be ordered by the agent and what will be ordered by the home office.

Before ordering requirements listed as "Agent Orders", please check with your agency to see if they handle the order of any requirements on your behalf.

Legend:

	Automatic requirement. Agent can order the requirements now.
	Wait! No automatic exam is required. The agent orders the exam only at American National's direction.
	Automatically ordered by American National

Blood/HOS	Blood/HOS: Blood chemistry profile & urinalysis
EKG	Resting Electrocardiogram
PFS	Financial Supplement: Form 4165 (ANY-4165 for NY) (Business Financial Statement for Buy/Sell)
SAS	Senior Age Supplement
PFIF	Premium Funding Intent Form

MIB	Medical Inspection Bureau Report
Risk Classifier	Classifies risk by utilizing characteristics derived from public records, driving history, and credit history.
MVR	Motor Vehicle Report
APS	Attending Physician Statement

Insured age 18-35

	Face Amount	Agent Orders				Home Office Orders							
		Blood/HOS/Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS	
Xpress (no automatic exams)	0 - 49,999												
	50,000 - 99,999												
	100,000 - 250,000												
Xpress Plus (no automatic exams)	250,001 - 500,000 (e-App)												
	500,001 - 1,000,000 (e-App)												
Traditional Underwriting	250,001 - 500,000 (Paper)												
	500,001 - 1,000,000 (Paper)												
	1,000,001 - 1,500,000												
	1,500,001 - 3,000,000												
	3,000,001 - 7,500,000												
	7,500,001 and up												

Insured age 36 - 40

		Agent Orders				Home Office Orders						
Face Amount		Blood/HOS/Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
Xpress (no automatic exams)	0 - 49,999	▲				■		■				
	50,000 - 99,999	▲				■		■				
	100,000 - 250,000	▲				■	■	■	■			
Xpress Plus (no automatic exams)	250,001 - 500,000 (e-App)	▲				■	■	■	■			
	500,001 - 1,000,000 (e-App)	▲				■	■	■	■			
Traditional Underwriting	250,001 - 500,000 (Paper)	●				■	■	■	■			
	500,001 - 1,000,000 (Paper)	●				■	■	■	■			
	1,000,001 - 1,500,000	●				■	■		■	■		
	1,500,001 - 3,000,000	●				■	■		■	■		■
	3,000,001 - 7,500,000	●		●		■	■		■		■	■
	7,500,001 and up	●	●	●		■	■		■		■	■

Insured age 41-50

		Agent Orders				Home Office Orders						
Face Amount		Blood/HOS/Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
Xpress (no automatic exams)	0 - 49,999	▲				■		■				
	50,000 - 99,999	▲				■		■				
	100,000 - 250,000	▲				■	■	■	■			
Xpress Plus (no automatic exams)	250,001 - 500,000 (e-App)	▲				■	■	■	■			
	500,001 - 1,000,000 (e-App)	▲				■	■	■	■			
Traditional Underwriting	250,001 - 500,000 (Paper)	●				■	■	■	■			
	500,001 - 1,000,000 (Paper)	●				■	■	■	■			
	1,000,001 - 1,500,000	●				■	■		■	■		
	1,500,001 - 3,000,000	●				■	■		■	■		■
	3,000,001 - 7,500,000	●	●	●		■	■		■		■	■
	7,500,001 and up	●	●	●		■	■		■		■	■

Insured age 51-60

		Agent Orders				Home Office Orders						
Face Amount		Blood/HOS/Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
Xpress (no automatic exams)	0 - 49,999	▲				■		■				
	50,000 - 99,999	▲				■	■	■				
	100,000 - 250,000	▲				■	■	■	■			
Xpress Plus (no automatic exams)	250,001 - 500,000 (e-App)	▲				■	■	■	■			
Traditional Underwriting	250,001 - 500,000 (Paper)	●				■	■	■	■			
	500,001 - 1,000,000	●				■	■		■			
	1,000,001 - 1,500,000	●				■	■		■	■		
	1,500,001 - 3,000,000	●	●			■	■		■	■		■
	3,000,001 - 7,500,000	●	●	●		■	■		■		■	■
7,500,001 and up	●	●	●		■	■		■		■	■	

Insured age 61-65

		Agent Orders				Home Office Orders						
Face Amount		Blood/HOS/Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
Xpress (no automatic exams)	0-49,999	▲				■		■				
	50,000-99,999	▲				■	■	■				
	100,000-250,000	▲				■	■	■	■			
Traditional Underwriting	250,001-500,000	●				■	■		■			
	500,001-1,000,000	●				■	■		■			■
	1,000,001-1,500,000	●	●			■	■		■		■	■
	1,500,001-3,000,000	●	●			■	■		■		■	■
	3,000,001-7,500,000	●	●	●		■	■		■		■	■
7,500,001 and up	●	●	●		■	■		■		■	■	

Insured age 66-70

		Agent Orders				Home Office Orders						
Face Amount		Blood/HOS/Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
Traditional Underwriting	0 - 24,999					■	■					
	25,000 - 49,999	●*				■	■					
	50,000 - 99,999	●				■	■					
	100,000 - 250,000	●				■	■		■			
	250,001 - 500,000	●				■	■		■			
	500,001 - 1,000,000	●				■	■		■			■
	1,000,001 - 1,500,000	●	●			■	■		■		■	■
	1,500,001 - 3,000,000	●	●			■	■		■		■	■
	3,000,001 - 7,500,000	●	●	●		■	■		■		■	■
7,500,001 and up	●	●	●		■	■		■		■	■	

*HOS and Paramedical Exam only.

Insured age 71 & up

	Face Amount	Agent Orders				Home Office Orders						
		Blood/ HOS/ Paramed	EKG	PFS	SAS & PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
Traditional Underwriting	0-24,999					<input type="checkbox"/>	<input type="checkbox"/>					
	25,000-49,999	●*				<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
	50,000-99,999	●				<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
	100,000-250,000	●				<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
	250,001-500,000	●				<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
	500,001-1,000,000	●	●		●	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
	1,000,001-1,500,000	●	●		●	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
	1,500,001-3,000,000	●	●		●	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
	3,000,001-7,500,000	●	●	●	●	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
	7,500,001 and up	●	●	●	●	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

*HOS and Paramedical Exam only.

**For more information, contact the the Marketing
Field Support Center at: 888-501-4043, option 1**

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