



Side-by-Side Accelerated Underwriting Comparisons

	Xpress	Xpress Plus	Worksite Simplified Issue
Program Description	A program designed to provide a quick and noninvasive underwriting process for limited ages and face amount.	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	0-60	18-65 (64 for term)
Face Amounts	Up to \$250,000	Ages 0-50: \$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	All rate classes	No: Classes issued on Accept/Decline basis (tables 1-4 issued as standard)
Exam Required?	No Exam Required. Underwriting decision is based primarily on answers to the application, MIB, and Rx. MVR, Phone Interviews, APS's, and exams may be required on certain applicants.	No Automatic Exam Required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier*. If submitted through ExpertApp: <ul style="list-style-type: none"> 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. If submitted through IGO eApp: <ul style="list-style-type: none"> If answers on the app, MIB, Rx, and/or Risk Classifier 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.

Agent Name
Agent Contact

*The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 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 for only the products and services it issues. **For Agent Use Only; Not for Distribution or Use With Consumers.**

