

Quicker Turn-Around Time with:

Underwriting Express



The Agent's Guide to:

- Quicker Processing Times
- Lower Processing Costs
- Faster Commissions
- Higher Placement Ratios



With Underwriting Express, American National has put you in the fast lane!



Good for the Client and Good for You!

Small life insurance policies can:

- Come with processing costs similar to those of larger cases
- Become very time consuming
- Take time away from working on larger cases

American National knows you work hard and want to satisfy your clients’ needs, regardless of the policy size. Avoid losing your client to competitors and gain their confidence now on the small cases. When their needs increase they will know who they can depend on!

What is Underwriting Express?

An underwriting program that is available for clients 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.

So How Does it Compare?

Full Underwriting	ANICO Underwriting Express
<div>✗</div> 60 Day Turnaround - Paramed Required - Blood Required - Specimen Required - APS Required	<div>✓</div> 15 Day Turnaround - No Paramed ¹ - No Blood ¹ - No Specimens ¹ - No APS ¹ Approval is based on application information provided
<div>✗</div> Higher Overhead	<div>✓</div> Lower Overhead
<div>✗</div> Lower Placement	<div>✓</div> Higher Placement
<div>✗</div> Longer Break-even	<div>✓</div> Shorter Break-even
<div>✗</div> Decreased Satisfaction	<div>✓</div> Increased Satisfaction
<div>✗</div> Less Time for Large Cases	<div>✓</div> More Time for Large Cases

Underwriting Express is available for Standard and Substandard classes only.

Key Facts:

Age Limits:

- 0 - 65

Face Amount:

- Up to \$250,000

Eligible Products:

- All life insurance products issued by American National Insurance Company and American National Life Insurance Company of New York.

Did You Know?

It’s all about the Client... Let them Decide!

Hypothetical Small Life Insurance Case

- Male, Age 35, \$250,000
- ANICO Signature Term Annual Renewable Term Life Insurance

Average Preferred Monthly Premium²

\$12.18

Standard Monthly Premium² with Underwriting Express

\$12.96

Clients have busy schedules! Give them the option to get coverage quicker while also avoiding the inconvenience of going to get a medical exam... after all is \$0.78 worth it?



²Average Preferred Monthly Premium is the average monthly premium of 3 competing companies that offer \$250,000 ART policies under a preferred rating as of 10/01/2014. Underwriting Express is available on Standard and Substandard rate classes only. Full underwriting and minimum face amount of 250,001 is required for preferred rate class with American National.

Enter the Fast Lane with Underwriting Express

Requires a fully completed application.¹

American National requests information from 3rd party databases.

Applications that meet our guidelines should be approved in 48-72 hours with no further underwriting.

If there are questions, a PHI will be requested.

Some cases will require an APS and, in a very few cases, an exam may be requested.

¹Some products also require a supplemental application. May vary by state.

Policy Form Series: ART12; ART12(NY) (Forms may vary by state)

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