



Independent
Marketing
Group

Xpress & Xpress Plus

Exams and Physician Records Difficult to Obtain?

In an effort to help more of our customers obtain the life insurance coverage their families need, American National is temporarily expanding its acceleration criteria in order to approve about **50% more** cases without the usual medical exam and APS requirements. These changes are not applicable in New York.

In order to expedite these additional cases:

- Ages 50 and below
- Face amounts \$100,000 to \$1,000,000
- **Paper and Electronic applications**
- Many will have automatic table ratings applied
- If medical exam or APS can be obtained at a later date, we will re-underwrite to see if better class is warranted.

This is effective beginning April 1st to the following:

- All new business (**excluding New York**)

- Current pending underwriting approval business starting with March submitted cases (excluding New York)

As a reminder, the regular rules of our Xpress and Xpress Plus accelerated underwriting programs still apply and have the potential to issue cases up to \$1,000,000 at preferred plus rates without any medical underwriting.



Xpress

Unique to Xpress (formerly Underwriting Express)

- Paper & Electronic Apps
- Issue Ages: 0 – 65
- Face Amounts: Up to \$249,999
- Underwriting Classes: Standard & Substandard



Xpress Plus

Unique to Xpress Plus

- Electronic Apps Only
- Issue Ages: 18 – 60
- Face Amounts: \$250,000 – \$1,000,000 (ages 18 – 50) or \$250,000 – \$500,000 (ages 51 – 60)

- Underwriting Classes: Preferred Plus, Preferred, Standard Plus, and Standard²

Program Similarities

- Available for all individual life insurance products
- No Automatic Exam Required: Need for an exam is determined based on answers to the application, MIB, RX, and Risk Classifier.¹

COVID-19 LATEST UPDATES

1) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 2) Cases rated substandard will be ineligible for the Xpress Plus program but are still eligible for issue with full underwriting. Xpress Plus is not available in New York. 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.

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