



Quicker Turn-Around Time with: **ANICO Underwriting Express**



The Agent's Guide to:

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

American National Insurance Company

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

Underwriting Express is available for Standard and Substandard classes only.

¹In some cases, additional requirements might be requested.

Key Facts:

Age Limits:

- 0 - 65

Face Amount:

- Up to \$250,000

Eligible Products:

- Signature Indexed UL
- Affinity 7 Whole Life
- ANICO® Executive UL
- ANICO Signature Term™
- ANICO Signature Term™ - NY
- Executive UL -NY

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 ANICO
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 Insurance Company.

Enter the Fast Lane with ANICO Underwriting Express

Requires a fully completed application. (Form 10193¹; ANY-10193)

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.



¹Signature IUL also requires a supplemental application. May vary by state.

Signature Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investment or index. When an individual purchases the policy, the individual is not buying an ownership interest in any stock or index.

Policy Form Series: IUL14; EXEC-UL; EXEC-ULU; PWL-CSO; PWLU-CSO; EXEC-UL(NY); EXEC-ULU(NY); ART12; ART12(NY)
(Forms may vary by state)

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