

SMART UNDERWRITING

offered by American National



What is Smart Underwriting?

An upgrade to the underwriting process that combines a responsive electronic application that gathers the essential health and personal history of the applicant with a computerized underwriting evaluation.

How does it work?

Smart Underwriting uses advanced technology to take responsive medical questions and, based on the client's answers, immediately drills down with follow-up questions that would traditionally be asked on a supplemental questionnaire or based on an initial evaluation by an underwriter. If the information given indicates that the application should be declined or the responses fall outside the evaluation abilities of Smart Underwriting, then the application is referred to an underwriter for review.

Highlights

- More consistent and accurate application of American National's underwriting standards.
- More reflexive and responsive design to medical questions built directly into ExpertApp.
- Fewer cases will go back to a client for supplemental information or clarification because the amount of information gathered at the time of application is more complete.

IMPROVEMENT	RESULT
More close-ended and thorough questions.	Increased opportunity for computer approvals on simple cases with lower face amounts!
Responsive design & medical question data captured.	Faster turnaround time for underwriting approvals!
Reduced need for additional or unnecessary questions.	Faster, straight-through processing and turnaround time!

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