

# Side-by-Side Accelerated Underwriting Comparisons

	Xpress	Xpress Plus <sup>4</sup>
<b>Program Description</b>	A program designed to provide a quick underwriting process for limited ages and face amount and will not automatically require an exam to be ordered.	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.
<b>Who Can Apply</b>	Individual Applications	Individual Applications
<b>Issue Ages</b>	0–65	18–60
<b>Face Amounts</b>	Up to \$249,999	Ages 18–50: \$250,000 – \$1,000,000 Ages 51–60: \$250,000 – \$500,000
<b>eApp Available</b>	Yes	Yes
<b>eApp Required</b>	No	Yes
<b>Underwriting Classes</b>	Standard Substandard	Preferred Plus Preferred Standard Plus Standard <sup>5</sup>
<b>Exam Required</b>	<b>No Automatic Exam Required.</b> The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier. <sup>6</sup>	<b>No Automatic Exam Required.</b> The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier. <sup>6</sup> <b>When submitted through ExpertApp:</b> <ul style="list-style-type: none"> <li>• <b>Step 1: ExpertApp</b> If answers on the application prompt the need for an exam, the agent will receive a notification immediately in ExpertApp.</li> <li>• <b>Step 2: Underwriting</b> If the MIB, Rx, Risk Classifier and/or underwriter review prompt the need for an exam, the agent will receive a notification via ExpertOffice and email.</li> </ul>
<b>Available Products</b>	All	All

**Cases outside of the parameters of the programs above will require traditional underwriting.**

4) Not applicable in New York. 5) Characteristics determined using Risk Classifier report outside our tolerance will be limited to standard. Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 6) Cases rated substandard will be disqualified from the Xpress and Xpress Plus program but are still eligible for issue with full underwriting.