ApplicInt

INNOVATION THAT LEADS

Changing Trends in the Insurance Industry

At ApplicInt, we sit at the crossroads of insurance applications and processing. It gives us a unique perspective on the insurance industry. Carriers have long faced pressure to reduce costly paramedical exams, yet their value was clear when undisclosed issues surfaced. The risk of excess mortality always outweighs premium income. There is only so much risk insurers and reinsurers can tolerate.

For years, exam volumes stayed steady until Covid. Applications stalled, revenue dropped, and carriers quickly relaxed underwriting to keep business moving. When the Covid effect eased, some carriers reverted, but many did not. The reliance on paramedical exams weakened, non-med options grew, face amounts increased without exams, and underwriting standards shifted permanently.

Now a new normal exists, with uncertain consequences. Can policies be safely issued without exams, or will excess mortality follow. It is too early to know.

To support this shift, ApplicInt enhanced its software to collect high quality medical history through non traditional means. Applicants understand their own health and can provide accurate information directly, or through agents, with verification via digital sources at roughly ten percent of the cost of a paramedical exam.

For over twenty years, ApplicInt has delivered high quality application solutions for life and disability insurance. Marketing has not been our strength, but this newsletter is our effort to stay connected. Let us know how we can better support you.



ApplicInt Team

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$0 Cost Multi-Carrier Electronic Applications. **ApplicInt** has been securely handling your digital paramedical data applications for 20 Years.

ExpressComplete – Multi-Carrier, Electronic Applications

- **No Application Cost Ever to Agents or Brokers**
- **Add new carriers quickly for $0 Cost to the Carrier (Call your Carrier or let us know and we will call your carrier.)**
- **Quote, Compare, Submit – Always 100% in Good Order**
- **100% Accurate Electronic Applications.**
- **100% Secure – Connect from anywhere.**
- **Term or Permanent Products**
- **Custom white label or use ApplicInt branded – always the same great features.**

FAST Suite

ApplicInt's innovative product for combining multiple insurance application processes from a single software application. In a single software application, an agent, consumer, call center, or examiner can quickly process insurance applications, speeding applications to completion. What does that mean to you?

A variety of application submission choices to suit your needs:

- Agent Completed applications
- Consumer Completed applications
- Examiner Completed applications
- Call Center Completed

FAST SUITE is a software application for LIFE and DI, or any insurance information collection process, all in a single software application.

- Easier
- Less expensive for everyone involved.
- Carriers don't need to support multiple input channels.
- Standardized data outputs.
- Integrate AUS, Rx Data, etc.

Get Free Consultation
775-325-4603