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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Reduce your application costs and add your products to ApplicInt's Multi-Carrier Electronic Applications for:

FAST SUITE

ApplicInt's innovative product for speeding application data collection to completion and has been in production, providing the same accuracy and reliability which ApplicInt has done for the last 20 years

FAST SUITE platform is a single application for the collection of Life and DI insurance application information but allows you to select the collection method that is most suitable based on the risk and product profile

FAST SUITE bundle includes:

- Exam Complete
- UComplete (Consumer)
- AgentComplete
- Call Complete (Call center or carrier)

FAST SUITE

- NO CHANGE to Carrier current processes.
- Rapid deployment
- Less expensive to deploy
- Hosted anywhere
- Integration with: Automated Underwriting Systems, RX Data and other information sources.
- Accurate collection of Personal and Medical data for a fraction of the paramedical cost.

ExpressComplete

Multi-Carrier, electronic drop ticket application process.

- No Cost Ever to Agents or Brokers
- Add new carriers quickly for $**0 Cost to the Carrier**
- Quote, Compare, Submit
- Always 100% in good order
- Application Status
- Unique New Agent Application Review process

ApplicInt's has been automating insurance applications and protecting the insurance industry's electronic data for years. Continued innovation is in our DNA. The goal is always to make the application process more efficient and less costly.

ApplicInt's ExpressComplete can now be deployed at $0 Cost to the carrier. It opens up the ability to add new distribution channels for free. ExpressComplete is a highly secure platform in use by over 4000 agents and 700 brokers. It has may unique features for allowing the broker to utilize the highly accurate quoting platform, and for the broker to label it as their own.

Get Free Consultation

775-325-4603

www.applicint-usa.com

Call us to discuss how we can provide you with more business at a lower cost.