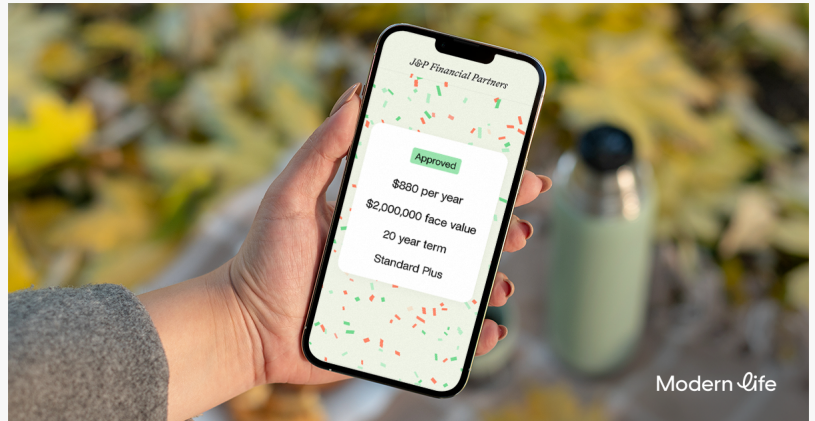


# Modern Life launches Express Decision to accelerate life insurance journey from months to minutes

*Pioneering brokerage solution provides financial professionals expedited underwriting and instant approvals in partnership with Munich Re Life US and Ameritas*

NEW YORK, NY, UNITED STATES, March 24, 2025 /EINPresswire.com/ -- Modern Life--a leading, tech-enabled life insurance brokerage--today announced the launch of Express Decision, a transformative, proprietary platform that provides financial professionals and their clients expedited approval for life insurance at competitive rates. Built in conjunction with Munich Re Life US and issued by Ameritas Life Insurance Corp., Express Decision is available exclusively through Modern Life's proprietary technology platform.



Express Decision is a transformative, proprietary platform that provides financial professionals and their clients expedited approval for life insurance at competitive rates.

Modern Life partnered with Munich Re Life US and Ameritas to develop the platform, which leverages electronic health records and other third-party data sources to improve underwriting speeds and shorten the insurance application process. Applicants receive an expedited decision, often without the need for needles, additional labs, or a phone interview.

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Express Decision is a transformative capability to give clients an exceptional experience—with instant or fast decisions—without sacrificing on cost or quality.”

*Michael Konialian, Modern Life Founder and CEO*

“Life insurance today is a complex financial product that requires financial professionals to navigate an often extensive, lengthy application and underwriting process. Express Decision is a transformative capability to give clients an exceptional experience—with instant or fast decisions—without sacrificing on cost or quality,” said

Michael Konialian, Modern Life Founder and CEO. "By building the full end-to-end digital delivery experience coupled with proprietary products, we've transformed the experience for the 500,000 financial professionals who distribute life insurance every year."

With Express Decision, financial professionals can use the Modern Life platform to quote and complete an application in just a few minutes. Applicants complete a digital health assessment, sign policy documents electronically, and, if eligible, receive a decision instantly.

"Clients and financial professionals demand a fast, streamlined application and underwriting process," said Bob Jurgensmeier, Ameritas CEO. "We're excited to work with Modern Life to deliver such a solution at the leading edge of life insurance and underwriting innovation."

Applicants who are not approved instantly will be routed into an integrated underwriting process without the need to re-apply. Dedicated Munich Re underwriters will efficiently review applications that require more thorough consideration.

The Express Decision platform leverages Alitheia, Munich Re's end-to-end underwriting and risk assessment platform, to increase automation and navigate the complex insurance landscape with precision.

"Digital underwriting is evolving to allow fully automated decisions for more applicants, as we are seeing with this unique offering from Modern Life and Ameritas," said Marc Giguere, President and CEO, Munich Re Life US. "We're combining our deep risk expertise and industry-leading mortality experience with technology to support product designs that enable distributors and carriers to deliver more rapid and accurate underwriting decisions."

At launch, Express Decision is available for individuals applying for term life insurance with instant decision available for eligible applicants up to \$2 million in coverage. Applicants may apply for up to \$20 million in coverage, leveraging human underwriters, but utilizing the same digital process. The product is fully featured, including convertibility to permanent life insurance and policy riders. Express Decision is currently available in 48 states.

To learn more about Express Decision and Modern Life, visit [modernlife.com/express](https://modernlife.com/express).

#### About Modern Life

Modern Life is a leading, tech-enabled life insurance brokerage dedicated to empowering advisors. Modern Life streamlines advisors' practices through advanced technology, AI, and brokerage solutions, offering unparalleled efficiency and effectiveness. With Modern Life, advisors can quickly compare permanent and term life quotes from leading carriers, conduct data-driven underwriting assessments, apply via digital applications, receive as soon as instant decisions, seamlessly manage cases via an integrated dashboard, and receive comprehensive expert brokerage support. For more details, visit [modernlife.com](https://modernlife.com), or our [press kit](#) for additional resources.

### About Munich Re Life US

Munich Re Life US, a subsidiary of Munich Re Group, is a leading US reinsurer with a significant market presence and extensive technical depth in all areas of life and disability reinsurance. Beyond vast reinsurance capacity and unrivaled risk expertise, the company is recognized as an innovator in digital transformation and aims to guide carriers through the changing industry landscape with dynamic solutions insightfully designed to grow and support their business.

### About Ameritas

Ameritas is a marketing name for Ameritas Mutual Holding Company and its affiliated subsidiary companies, including Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Founded in 1887, Ameritas offers a wide range of insurance and financial products and services to individuals, families and businesses. These products and services include life insurance; annuities; individual disability income insurance; group dental, vision and hearing care insurance; and retirement plans.

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