Eliminating NIGOs in the New Sales Environment

American National makes annuity applications faster and error-free with FireLight.

American National Insurance Company

Headquartered in Galveston, Texas, American National Insurance Company and its subsidiaries, offers a broad array of insurance and retirement solutions in all fifty states.

Challenge
High NIGO Rates and Paper-Based Inefficiencies

Solution
FireLight® e-Application

Result
- Decreased NIGO rates by nearly 50%
- Reduced manual processing of applications
- Achieved 90%+ e-signature adoption rate
- Launched products to 112 distribution partners efficiently
- Enabled same-day policy issuance for cash applications
- Increased operational efficiency without adding staff

Founded in1905, American National Insurance Company (American National) serves more than five million policyholders across the United States with insurance and retirement solutions.

A leader in insurance innovation, American National puts advisors and clients first. When paper processes threatened growth, they tackled this industry challenge head-on with three clear goals: speed up policy issuance, reduce errors, and help advisors submit business faster.

Ready for **Change**

American National was experiencing delays in processing annuity applications due to their manual paper-based process. Staff was inputting data into multiple systems, reviewing applications for accuracy, and processing checks, all by hand. As a result, applications took five to seven days to process, with NIGO (not in good order) rates reaching as high as 70%.

This workflow made it challenging for advisors to submit business efficiently and for clients to receive policies quickly. Errors in applications caused further delays, requiring corrections and resubmissions. Advisors often waited weeks for commissions, while clients faced longer wait times for policy issuance.

"You'd get the application in, someone would have to manually type that in. Then it would go to a case manager to QA the case. Somebody would have to receive the check. The check would have to be manually applied," explains Meghan Sauceda, Product Owner, Annuity Transformation at American National.

American National needed a solution that could streamline their processes, reduce errors, and improve turnaround times for both advisors and clients.

Making the Switch

American National's search for efficiency led them to FireLight's e-application solution thanks to its popularity among distributors. They knew they could see increased adoption of digital application submissions by switching to a platform already being used in the industry.

FireLight transformed American National's paper-based process into a digital one. It reduced their NIGO rates, making the process faster and easier for partners and clients.

The platform's wizard-driven interface and flexible instances gave American National the customization they needed while maintaining the great, consistent experience advisors expect from FireLight.

"What I like about FireLight is everybody who's using it gets the same experience," said Kara Phillips, AVP Annuity Product Manager, Annuity Transformation at American National. "People who are using other platforms don't all have the same experience because it's up to those distributors to decide what they want to turn on."
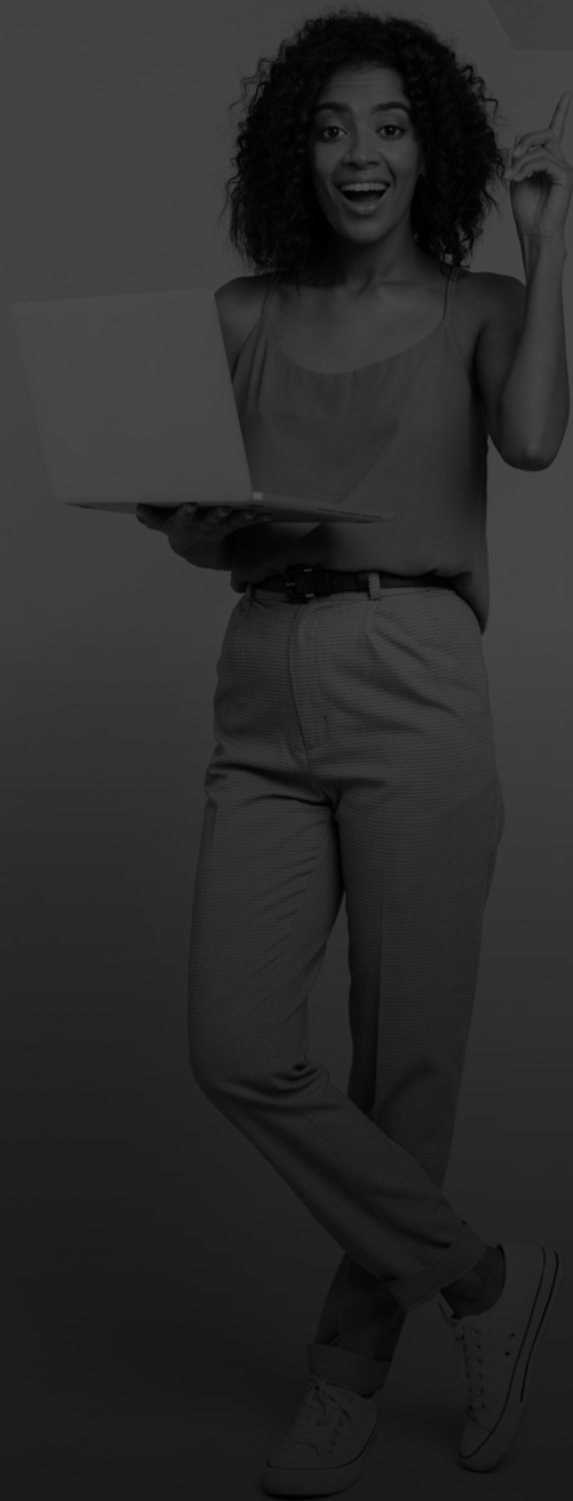
Better, Faster, Smarter

The move to FireLight brought fast, measurable improvements through data-driven insights:

Same-Day Policy Issuance.
This dramatic improvement slashed processing times and boosted advisor satisfaction. "Cases are being issued on the same day, which is really good not only for the client and the agent but for our case managers," says Sauceda.

Dramatic NIGO Reduction.
"Since implementing FireLight, our NIGO rate has dropped dramatically by nearly 50%. Additionally, we've seen a substantial increase in the percentage of applications received electronically. **Ninety percent of submissions are now being e-signed," says Phillips.**

Growth Without Added Staff.
Digital processing eliminated manual data entry and paper handling. The staff were able to process more applications in less time. The system handled the routine tasks while staff focused on complex cases.

Expanded Distribution.
Efficiently and quickly launched products to 112 new distribution partners through FireLight's consistent experiences across channels.

Full Speed Ahead

American National's approach to switch to digital continues through NIGO automation. But that's not all. Their focus on better processes and experiences for back office and advisors includes...

✓ **Additional incentive programs; for example, agents could earn $1,000 after submitting their first two electronic applications.**

✓ **Pre-suitability checks implementation as well as Licensing and Training checks to catch potential issues earlier**

✓ **E-delivery capabilities rollout**

✓ **NIGO automation enhancement**

Their next focus will be on even better processes and experiences for back office and advisors. The company's commitment to the digital switch sets them up to handle more business while keeping costs down. Phillips concludes, **"Overall, FireLight has been a game-changer for our operations, driving efficiency and satisfaction across the board."**

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