

It Starts With the Call...

Tele-underwriting Services for underwriters by underwriters

The business of life underwriting is all about classifying risk. In the Home Office, your underwriters have to make million dollar decisions under extreme time pressure. Very often, these decisions are made based on bits and pieces of information that may or may not be reliable. It's not an exact science.

At IBU, our business is all about helping clients achieve better risk classification. We work with your Home Office underwriters to give them the reliable, relevant information they need to make confident decisions.

Our underwriters are all former Home Office underwriters, which gives us the experience and instincts to conduct thorough, probing telephone interviews with your proposed insureds.

While conducting interviews will always be more of an art than science, decisions based on trusted information are far more effective in ensuring proper risk classification and reducing adverse selection.



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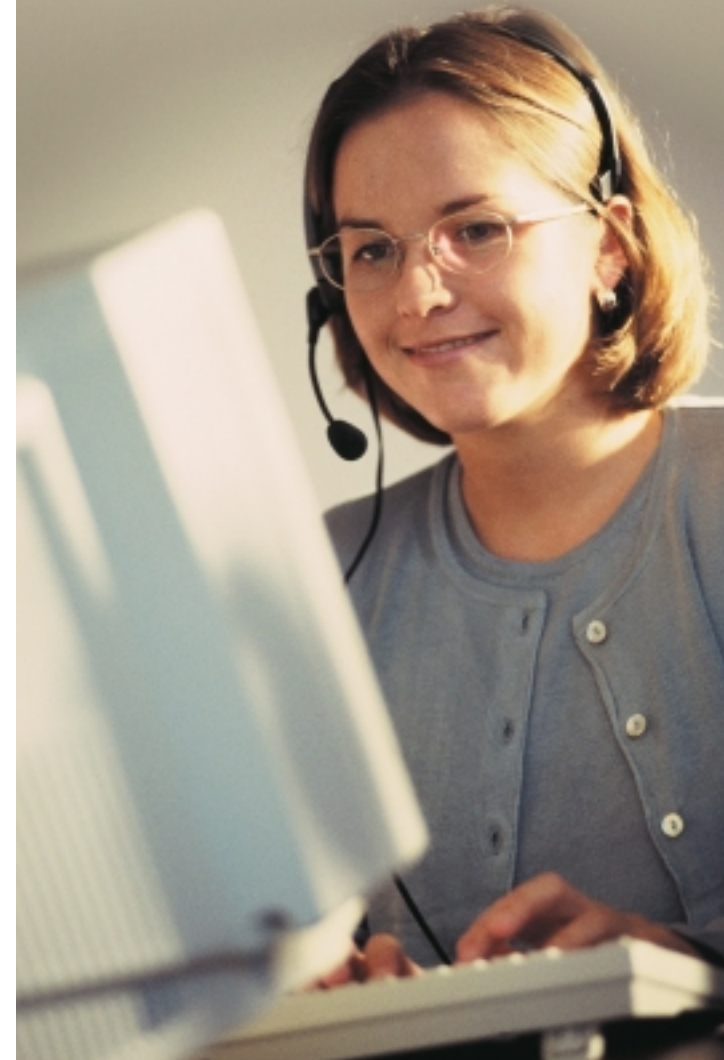
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The Best Call You
Can Make to

Improve
Turnaround Time

and Reduce
Adverse
Selection



Get the Confidence You Need with Reports You Can Trust

In the information age, knowledge is power. Not only do you get reliable data in IBU's comprehensive reports, you get the experience and insight of a professional underwriter. Common conditions such as high blood pressure, asthma, diabetes, and depression are explained in such detail that the Home Office underwriter can, in most cases, issue, assign a rating, or decline with confidence.

✓ Fast Turnaround

IBU's dedicated, on-call underwriters can greatly reduce your pending case count. As soon as a request is ordered, we initiate contact with your proposed insured – **50% of all requests are completed and returned within 24 hours.** Incomplete applications are promptly resolved. Uninsurables are quickly identified, allowing your Home Office underwriters to focus on placeable, productive business.

✓ Personal, Dependable Service

IBU underwriters are assigned to work with specific client companies. This allows us to establish strong connections with your Home Office and become a **seamless extension your staff.** In addition, our underwriters can enhance the services offered by your Home Office, with specialty skills such as foreign language interviews. IBU underwriters speak a multitude of languages including Spanish, Chinese and Russian.

Minimizing Risk with Relaxed Conversation

IBU's experienced interviewers take a conversational and relaxed approach in speaking with your proposed insureds. They quickly establish a level of trust and rapport. What's more, their experience allows them to pick up on nuances in the conversation and probe more deeply into possible areas of concern.

Here are just a few actual examples from the IBU case file...

- Based on the findings from an IBU interview, a client was spared the time and expense of ordering an APS on a 52-year-old male who disclosed a history of high blood pressure. Our detailed information on the proposed insured's condition allowed the Home Office underwriter to approve the case with confidence within 24 hours. An APS request might have delayed the application a week or even longer.
- An IBU underwriter suspected that a proposed insured was withholding a significant aspect about her medical history. During the interview, the applicant was contrite, answering "No" to questions before they were even posed. Based on the IBU underwriter's concern about the case, the Home Office underwriter ordered an APS, which revealed a history of renal failure. The gut instincts of the IBU underwriter saved the client from a potential early claim.
- In interviewing a proposed insured that had disclosed hip replacement surgery on the initial application, the IBU underwriter uncovered more serious risk factors. By asking the right questions in the right way, the proposed insured sighed and said, "Well, I've got to be honest with you. I have a drinking problem." He also revealed that he had upcoming hip replacement surgery. The case was declined due to alcoholism and the pending surgery.

When Should You Call IBU?



Before you order an APS on common conditions such as high blood pressure, asthma or depression

When the disclosed **health history** needs further explanation

When your **pending case** count is unmanageable

When you want to respond proactively to Agents' requests for **fast turnaround**

When your Home Office underwriter has that **"gut feeling"** that something is not right with an application

IBU – The faster, cost-effective alternative to expedite risk classification and reduce adverse selection.

Getting started is easy. There are no start up costs and no request minimums. Call us for specific pricing information or visit our web site to find out more.

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