



## Underwriting made easy

Innovative Solutions for  
Life Insurance Underwriting

- Improve Turn Around Time
- Expand Underwriting Capacity
- Reduce Costs



**IBU is a market leader in providing solutions that simplify underwriting for the life insurance industry.**

We put the expertise of **experienced professional underwriters** to work in a variety of ways that improves turnaround time and reduces costs.

Powered by the latest secure web-based technologies, we offer support for companies engaged in simplified issue underwriting as well as fully underwritten products. By investing in talent and technology, IBU is able to capitalize on the knowledge and experience of underwriting professionals and deliver robust information quickly and cost effectively. We also welcome the opportunity to provide customized solutions to meet the needs of any initiative requiring professional underwriting services.

**With IBU there are typically NO set up costs or minimum usage requirements! Pricing is very competitive.**

**Reliable, Flexible, On-Demand Services**

- Simplified Issue Underwriting
- Telephone Interviews by Underwriters
- APS Summary Solutions
- Custom Underwriting Solutions

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# Simplifying life insurance underwriting

## Simplified Issue Underwriting

Telephone underwriting for simplified and super-simplified issue products streamlines point-of-sale and non-point-of-sale applications. Instinctively and intuitively, IBU underwriters drill down

on MIB, MVR and Rx hits while also asking all application and follow up questions. This powerful combination elicits a tremendous amount of information while also reducing non-disclosure. In addition IBU underwriters make underwriting decisions at the end of the call, resulting in VERY fast turnaround.

IBU clients embracing simplified and super simplified issue underwriting experience rapid success and are able to offer more competitively priced simplified issue products. Agents are drawn to the very fast turnaround and increased placement ratios.

### Simple Advantages

- Penetrate the middle market
- Attract agents
- Combat anti-selection

## Telephone Interviews by Underwriters

Dozens of companies order thousands of IBU interviews each month to reduce APS's and combat anti-selection. For conditions such as high blood pressure, asthma, diabetes and depression, IBU interviews are proven

to improve time service and reduce cost without compromising risk. IBU underwriters take a conversational and relaxed approach in speaking with proposed insureds. Their experience and "gut instinct" allows them to pick up on nuances in the conversation and probe more deeply into possible areas of concern. The result is reliable, relevant information that enables confident decisions and minimizes anti-selection.

### Simple Advantages

- Reduce the need for APS's
- Achieve better risk classification
- Reduce anti-selection

## Custom Underwriting Solutions

IBU is a nimble, innovative underwriting service provider. IBU has on several occasions helped bring start up initiatives to maturity. We welcome the opportunity to help companies bring new products to market and stand committed to listening to the needs and requirements of our customers. Let us put our underwriting talent to work for you.

### Simple Advantages

- Improve turnaround time
- Expand underwriting capacity
- Reduce costs

## APS Summary Solutions

Very large APSs can bog down a home office underwriter and be a real productivity killer. APS summaries from IBU are an excellent way for an underwriting department to increase

their production capacity. All IBU underwriters are former home office professionals who write well and document each case as if they were underwriting it themselves. It is a proven solution to keep underwriting overflow at a low variable cost while maintaining time service objectives.

### Simple Advantages

- Precise underwriting capacity strategy
- Summaries home office underwriters are comfortable using
- MIB codes and page numbers

