

## Experience & Insight from Professional Underwriters



Our team of nearly 90 experienced underwriters delivers **comprehensive and flexible** support to companies in the life and health insurance industry.

IBU supports your company with the speed and knowledge you need to stay competitive with flexible underwriting services when you need them most. Dedicated IBU underwriters are ready when you need us for fast turn-around and the experience only professional underwriters can provide. We recruit the best underwriting talent from around North America. As IBU employees (not contractors), our underwriters are motivated to work from home. They establish strong, trusted relationships with our clients and act as a seamless extension of your staff. We also provide foreign language services, including French, Spanish and Chinese.

## State-of-the-Art Web-based Technology

IBU employs the latest secure web-based technologies that allow our underwriters to communicate directly with your staff and other vendors. Our online processes are designed specifically to minimize paperwork, reduce costs and improve time service.

## Reliable, Comprehensive Services

- Tele-interviews
- APS Summaries and Translations
- Life Settlement Underwriting
- Contract Underwriting
- Outsource Solutions
- Informal Applications Support



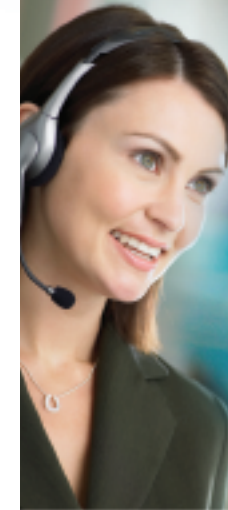
### IBU, Inc.

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# Connect to Underwriting Solutions that Work



Improve Efficiency

Eliminate Backlogs

Streamline Costs



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## Tele-interviews

Our talented and experienced IBU underwriters deliver Tele-interviews with applicants that are far superior to traditional call center providers. For common conditions such as high blood pressure, asthma, diabetes and depression, IBU Telephone Interviews by Underwriters are proven to eliminate the need for an APS without compromising risk. IBU also offers Telephone Interviews by Underwriters with a Decision!



### IBU Advantages:

- Reduce the need for APS's for common conditions
- Fast turnaround - 50% of all requests are completed in 24 hours
- Achieve better risk classification
- Reduce anti-selection with valuable tele-underwriting insights
- Focus on placeable, productive business by identifying uninsurables quickly

## APS Summaries and Translations

With IBU, you can dramatically increase the volume and efficiency of your Underwriting Department by 35% to 70%. Our seamless, secure system provides APS Summaries to underwriting departments, transferring the "grunt work" of reading APS's to IBU and streamlining your costs. IBU's APS Summary service can also include a Decision.

### IBU Advantages:

- Engage only the underwriting capacity you need
- Eliminate paperwork associated with reviewing and handling APS's
- Clear underwriting backlog and maintain time service
- Reduce costs with rates that are 20% to 25% less than the costs of a contract underwriter



## Life Settlement Underwriting

To meet the needs of the life settlement industry, IBU offers Life Settlement Underwriting for life settlement providers, insurance companies, and investors. IBU provides innovative services such as Quick Quote and Telephone LE's, which save our clients money and allows for faster life settlement transactions. We also help our clients maintain their competitive advantage by providing Life Expectancy Estimates (LE's) in just days with easier, secure, web-based processing.

### IBU Advantages:

- Reduce LE expenses and delays
- Create a marketplace for smaller face amounts
- Fast turnaround for Life Expectancy Estimates (LE's)

## Contract Underwriting

Clear underwriting backlogs with experienced underwriting talent from IBU. For less than the cost of other contract underwriting vendors, IBU can provide on- or off-site support during busy periods or for long-term assignments. For companies that require an experienced underwriter on-site, IBU underwriters may be available for temporary assignments on an as-needed basis without the additional costs for travel and housing.

### IBU Advantages:

- Clear underwriting backlog during peak periods
- Get experienced underwriting expertise for less
- Reduce expenses with the possibility of no additional costs for travel or housing

## Outsourced Underwriting

IBU's outsourcing solutions harness necessary underwriting capacity, improve efficiency and reduce costs for life and health insurance companies looking to outsource all or part of their underwriting needs. Our established strategic alliances with leading underwriting evidence providers together with our experienced underwriters and secure Web-based technology system allow our clients to achieve dramatic savings.

### IBU Advantages:

- Clear underwriting backlogs during peak periods
- Reduce the need for APS's for common conditions
- Get faster underwriting decisions

## Informal Applications Support

Buried under the paperwork of trial and informal applications? The IBU Informal Application service allows Home Offices and BGA's to outsource the time-consuming review process so your underwriting staff can concentrate on more placeable and productive formal applications. IBU underwriters can provide case summaries with or without a tentative offer. We also provide underwriting support for quick quotes.



### IBU Advantages:

- Free internal underwriters to focus on formal applications
- Improve turnaround time on informal applications and quick quotes
- Clear underwriting backlogs
- Reduce costs with rates that are 20% to 25% less than the costs of a contract underwriter