

# OUTSOURCE

Volume 9



## Best Innovative Underwriting Services, Inc.

21060 Centre Pointe Parkway • Santa Clarita, CA 91350

Phone: (661) 255-0112 • Fax: (661) 255-8373

Web site: [www.biusinc.com](http://www.biusinc.com) • E-mail: [pramotar@biusinc.com](mailto:pramotar@biusinc.com)



Patrick Ramotar, CEO

## Why Our Client Satisfaction Is Nearly Perfect

There are many keys to our success. Perhaps the ones, that stand out the most are our hiring and training policies.

The underwriters we hire must be able to consistently perform at the highest level. They must be able to review cases rapidly and arrive at the correct decision. This requires them to fully understand the requirements of our clients and to meet or exceed their deadlines. They must be able to comprehend medical reports and understand the implications of their findings without having to ask questions or do research

During our underwriters' initial 90 days with us, they are placed

## How to avoid hiring underwriters who can't produce volume



An acquaintance of mine told me a story about when he was in his school's band in sixth grade. He played the trumpet. The problem he had was that he wore braces. This made it extremely difficult for him to play well and he often made mistakes. Rather than be embarrassed during concerts, he pretended to play. He made it look like he was playing, but in actuality he never blew a note. Rather, he let the other trumpeters cover for him. To this day, he doesn't know whether anyone else knew what he was doing.

We have all seen this scenario with underwriters. They rather keep their job than stick out their neck on a difficult case if they don't have the confidence to make a correct decision. They're afraid they'll cause claims and be singled out for their mistakes. Thus, they continually ask for unnecessary information and do whatever they can to delay decisions. If they continually deny cases that should be approved and take forever to make their decision, you will find your key producers jumping ship.

*Continued on page two*

*Continued on page two*

on probation. We review the findings of every case they complete for three reasons:

- to ensure our clients receive the right outcomes,
- to instruct and improve our underwriters' products, and
- to determine whether our new employees meet our standards.

If our employees prove they consistently meet our demands, we keep them. On the other hand, we terminate those who cannot. As a result, we have a team of underwriters we can easily count on to duplicate the standards of our clients. Thus, we are never too conservative nor too aggressive. The chief underwriters we work with are under less stress, the morale of their underwriters is high and their produces are delighted with the outcomes and timeliness of our work.

You've all seen this kind of guy. The other underwriters love them. They bring them food, volunteer for various projects, and are always friendly and warm. The other underwriters know the guy produces at the speed of a turtle but because they like him, they cover for him. So, your stuck in a difficult situation.

Recruiting qualified underwriters has never been more difficult. However, when business soars you have no choice but to hire whomever you find who might qualify. It is hard to check their references thoroughly because their former employers must be careful of what they say. So, you hire the guy only to find he is slow as molasses. You can't let him go because you need every underwriter you can get.

We know this is true because those who can't cut it with us find a job with an insurance company almost immediately. Even those who can't make it through our interview process are hired somewhere else.

Your solution is simple. When you need more qualified underwriters, hire BIUS, Inc. Our skillful team will learn to mirror your work after just a couple of days of training. You'll receive great time service and your producers will be happy. Your risk of major claims will be virtually nonexistent and we'll save you money on underwriting costs.

So, contact BIUS, Inc. Work with us and you will find yourself very happy with your decision.