



Outsource

Best Innovative Underwriting Services, Inc.

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CEO's Corner



As we celebrate our 5th anniversary, we welcome you to the first issue of **Outsource**, our company's newsletter. Through this vehicle, we attempt to familiarize you with the advantages of outsource underwriting, from a company that understands your needs.

BIUS, Inc. reduces our clients' monthly budgets without sacrificing quality or service. Our mission is, *"to retain the loyalty of our clientele, by consistent delivery of well-documented, quality decisions in a timely manner."*

Companies benefit from the reliability and improved efficiency we provide. Through our timeliness and our quality work, we improve our client's relationship with their agents, thereby earning them a greater share of their agents' business. We also allow our clients to keep their staffing constant during their most demanding periods and not have to carry excess personnel during slow periods. Chief Underwriters appreciate our ability to deliver identical quality to their own personnel. We are adept at keeping within our client's mortality assumptions and delivering the time service they require. Chief Underwriters are delighted by the fact that most of the cases we assume go straight on to their Issue Departments.

We at BIUS, Inc. look forward to imparting our story. It is our hope you will share in our excitement.

Patrick Ramotar, FLMI, CLU, ChFC
President & CEO

Why Agents Find Our Services to Be *Invisible*

Our story unfolds with a brief look at the background of our President, Patrick Ramotar, a 32-year veteran of the industry, Mr. Ramotar possesses a comprehensive background, which includes top management experience, running underwriting departments, and marketing. As a result of having been an Underwriter, as well as supervising both large and small underwriting departments, Mr. Ramotar has the know-how to manage and work effectively with these uniquely skilled professionals.

"As an experienced Underwriter, who still is intimately involved in actual day-to-day underwriting, I can relate to and empathize with the many challenges facing underwriters today. This is especially difficult considering the varied duties, which I have to juggle daily. However, I make a dedicated effort to ensure I stay sharp by doing a batch of tough impaired risk cases myself everyday. I also keep abreast of changes in underwriting so that I may continue to relate to underwriters and not lose my roots," according to Mr. Ramotar.

Our relationship with a company begins by gaining a thorough understanding of their guidelines. However, rather than solely focusing on their rules and policies, we also strive to learn their philosophy. We study our client's practices until we can transform into a mirror image of them in terms of their in-house processing. Our goal is to become invisible to their field force

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BIUS News

Top Underwriting Pro Joins BIUS



Joel Hament, MBA, FALU, has joined the team of Best Innovative Underwriting

Joel Hament

Services, Inc., as Director of Underwriting. With over 27

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Top Underwriting Pro continued from page one

years in the life insurance underwriting industry, several of which have been spent in key leadership roles. Joel provides experience and proficiency that are of considerable advantage to any client of our firm.

Joel's most evident achievements can be traced to his sixteen-year tenure with Chubb/Sovereign Life Insurance Company. There he progressed to the position of Vice President, Director of Underwriting Services. In that capacity, Joel was responsible for not only supervision and management of staff, but for the creation of underwriting policy for the company. In addition, he was responsible for all relations between the field force and Underwriting. It was while at Chubb/Sovereign that Patrick Ramotar, our CEO, became acquainted with Joel and took notice of his numerous talents.

Joel sees outsourcing as the wave of the future. He believes this is primarily due to the difficulty companies face when recruiting trained underwriters, the frustration of training in-house only to lose them when training is completed, new products continually being introduced with lower cost margins and the general need for life insurance companies to reduce escalating fixed costs. In addition, BIUS, Inc. provides East Coast based companies with the ability to gain a presence in the Pacific Time zone without incurring the expenditures normally associated with such a venture. These factors point to a tremendous growth potential that Joel envisions for our firm.

Another distinct asset of Joel's is his desire for professional growth. He now has his Master's Degree in Business Administration and also recently received his FALU.

Please join us in welcoming Joel Hament to BIUS, Inc. You may contact him directly at (661) 255-0112, extension 120, and at jhament@biusinc.com

and not place ourselves in a competitive role with our client.

When we first receive cases, our team of underwriting assistants enters the records into our in-house program. Our file tracking system tracks a case from the time it arrives here, until it has been finalized and returned to our client. It



constantly monitors our time service on cases. We not only know exactly where our files are located, but our detailed file tracking notes have been able to actually guide our clients to where files are located within their departments.

Approximately 75% of the cases we receive are turned around within 24 hours. With the support of our medical director, most of the balance is completed within 48 hours. What allows us to achieve such fast results is that we are not bombarded with the multitude of phone calls, which our client's underwriters field all day. Therefore, our underwriters are able to fully focus on the cases they're assigned without these distractions. A further inducement to production is the fact that our hands-on management program focuses on each underwriter. At the end of every day, detailed logs are produced showing the productivity of each underwriter. This motivates them to produce consistently as any drop-off is readily apparent to management.

It is our firm policy to avoid all contact with our client's agents. Even when an agent is told by our client that we are handling their work, we do not take their calls and always refer them back to the client. Consequently, agents never know which cases we are working on and cannot draw comparisons. When a client chooses to keep our participation secret, we operate as phantoms in the background, without the agent's knowledge. Our goal is for our presence to remain invisible and seamless, preventing agents from playing us against each other.

INCREASE YOUR REVENUE

IMPROVE YOUR TIME SERVICE

MAKE LIFE EASIER FOR YOUR UNDERWRITERS

IMPROVE UNDERWRITER MORALE

SEND US YOUR TRIAL INQUIRIES. THEY'RE AN OPPORTUNITY COST TO YOUR PRODUCTION

661-255-0112

CONTACT BIUS, INC. FOR DETAILS