

**BIUS
Inc.**

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 • E-mail: pramotar@biusinc.com



Patrick Ramotar, CEO

We Can Be Your Underwriting Concierge

BIUS Inc., can put an end to any concerns about hiring underwriters, especially when it is challenging to find qualified ones. Because we can ease the workload of your staff, we help to improve employee morale. Your agents will remain content because we always provide timely-placeable work. This will make your boss glad to know you can handle any volume that is thrown at your department without going way over budget. *What is more, you will receive all of the credit.*

BIUS, Inc. can serve as your concierge for an array of services. We can help identify your problems, find their actual causes and work with you as a team-player to solve



The Client Who Never Became a Client

**A true story
by Patrick Ramotar**

The marketing department of XYZ Insurance Company convinced its management team that the new product they were about to launch was going to take the market by storm. It provided a fresh look and they were sure their agents would respond. Marketing had done thorough research and preliminary testing. Everything pointed toward huge profits for the company.

Their management team turned to their chief underwriter to decide on their best strategy to deal with the projected increase in volume. It was determined they would need to hire several underwriters to handle the expected load. As a result, XYZ Insurance went on a hiring and purchasing binge. Not only did they recruit underwriters, they also had to hire support staff. In addition, they rented more office space, and purchased furniture, computers and other equipment to meet the forthcoming demand.

XYZ Insurance experienced difficulty recruiting underwriters who met their qualifications. Once it became clear they were not quite

them. Our clients are surprised to find we solve problems they believed were next to impossible to handle.

Among our products are:

- **Overflow** (We can handle any volume).
- **MIB and Regular Audits** (We offer efficient, cost-effective audit services).
- **Specialty Cases** (Including Jumbo Cases, Senior Age Cases and Trial Applications).
- **New Business Cases** (Ordering requirements, updating your systems and taking cases to issue).
- **Life Settlement** (Determining life expectancy of your applicants for viaticals, life settlement products and reinsurance studies).

You can count on us to work with you as a team-player to effectively handle your needs.

able to find enough to their liking, they contacted BIUS, Inc.

XYZ's chief underwriter and three of her associates traveled from their east coast office to meet with our staff. In just two days, we were completely trained and electronically set up to begin taking their cases.

Their campaign started off slower than expected, although XYZ did experience an increase in business. Initially, they were able to keep most of their new underwriters producing. Then disaster struck. Two of their key competitors launched new products, which apparently were more attractive to many of their producers. Sales fell to a level slightly below what it had been the previous year.

As you can imagine, BIUS, Inc. never saw any business from this "client" and XYZ Insurance was stuck with unmanageable costs. *Had they decided to rely totally on BIUS, Inc. and maintain their previous staffing, they would have suffered little.* Instead, XYZ faced devastating consequences.

XYZ found that hiring additional underwriters was substantially more costly than the salaries of underwriters and support staff, and the expense of additional equipment. They also were faced with the drain of employee benefits, time wasted, disability and vacations. The average underwriter takes five sick days per year. Studies show that all of this equates to one day a week of no production per employee.

There is no need for this scenario to ever happen to you. Instead, the next time you need additional underwriters, look to BIUS, Inc. We will prove to be the best insurance you can buy.



Put an End to Your Underwriting Worries

BIUS Inc. is the best insurance your company can buy. Contact us today.

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