

O U T S O U R C E

Volume 11



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

**Our growth
allows us to
serve you better**

This is a thrilling time for BIUS, Inc. Currently, we are relishing the rewards of our hard work, dedication and proficiency. We have entered into an era of unprecedented expansion, which is evidenced by the fact that we now have the largest client base and underwriting staff in our history. We attribute this, in part, to a greater acceptance of outsourcing among chief underwriters and senior executives.

Fortunately, our reputation travels much further than just to potential clients. A number of experienced senior underwriters have been knocking on our doors wanting to work for us. Thus, as we grow, we are able to add some of the top people in the industry. This makes our future exciting for us and our clients.

Continued on page two

BIUS News:

Long-time reinsurance and direct underwriting expert Tom McWilliams joins the BIUS, Inc. team



Our Reinsurance Challenge

Eight months ago, one of the leading reinsurers called and told us they wanted to visit our new facilities in Santa Clarita, California. We are used to having all our client companies visit us for due diligence purposes prior to contracting with us. However, we were excited by this request since this would be only the second reinsurer to visit BIUS, Inc. We became even more exhilarated when four senior personnel arrived, which included the Senior VP, Actuary, VP of Underwriting, and VP of Marketing.

Our guests immediately explained the reason for their visit. They had noticed BIUS, Inc. was underwriting a significant volume of business for their client companies and were being bound automatically by our decisions. It was their prime objective to ensure we were providing the same kind of quality underwriting that they demanded of their clients. The group stayed most of the day and grilled us intensely on every

Continued on page two

Our latest example is Tom McWilliams, who we are happy to welcome to the BIUS team. Tom will serve as our senior underwriting consultant. We are thrilled to have him with us as he brings 33 years of reinsurance and direct underwriting experience. I personally consider him to be a valuable addition who is ready and willing to help you with your underwriting needs.

As we continue to grow and provide great service, we invite you to join our ever increasing list of clients. We certainly have several endorsements from satisfied utilizers we would like to share with you. In addition, we can provide you with documentation of the positive impact BIUS can have on your underwriting turnaround time and expense control management. Our job is to make you look good and, as many of you know, Tom is a pro at doing just that.

Tom will represent BIUS, Inc. at this year's SEHOUA. He is looking forward to continuing his friendship with you in Orlando from June 21 to 23 at the Grand Cypress.

aspect of our operation. At the end of this exhaustive process, I could visibly see the delight on their faces. All of the team members indicated certainty that we had a good understanding of their operation and were impressed with:

- the professional, organized look of our new facility.
- the high level of technology we possess.
- the impressive backgrounds of our personnel.
- the prudent approach to underwriting, as it was evident we were following our clients' and the reinsurer's rules and guidelines.
- the controls BIUS, Inc. has in place to ensure quality is sustained.

In fact, I later received an e-mail from the Senior VP, who reiterated the above points and went on to say that he had already developed a comfort level with our operation. He reinforced this by indicating he had asked his VP of Underwriting to discuss with me some areas where they might be able to utilize our services as well.

Although our major clientele still continue to be direct companies, we currently have three major reinsurers, for whom we provide valuable services. From my perspective, I am excited that we have the endorsement of both Ceding companies and Reinsurers, and I look forward to an ever-expanded role with both.

It is indeed satisfying for me to know that all of my new clients are coming to BIUS, Inc. through the kind referrals and recommendations of both our satisfied clients and reinsurers.



Put an End to Your Underwriting Worries

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

(661) 255-0112