

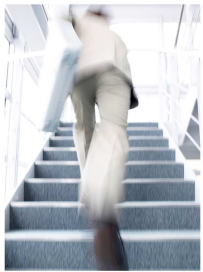
Trust Us With Your Clients' Insurance Applications!

We manage your cases EVERY step of the way.
Here's how they flow through United Underwriters Case Management System.



1. APPLICATION ARRIVES AT UNITED UNDERWRITERS *(via mail, e-mail or fax)*

- ✓ The application is input into our database.
- ✓ A Dedicated Case Manager is assigned to your case.
- ✓ Your licensing/contracting is verified (or obtained if needed).



2. APPLICATION DASHES TO ITS' DEDICATED CASE MANAGER

- ✓ The application is carefully reviewed to make sure all questions are answered and to evaluate the need for further information.
- ✓ Your clients' Medical Exam is ordered (unless otherwise instructed by you).
- ✓ Your clients' Attending Physician Statement (APS) is ordered, if necessary.
- ✓ We call to let you know we received the application and to review the case with you.
- ✓ The application is electronically sent to the Carrier the same day we receive it.



3. APPLICATION UNDERWRITING/CASE MANAGEMENT PROCESS BEGINS

- ✓ Your case is checked daily with the Carrier.
- ✓ Status of your case is sent weekly to you via e-mail.
- ✓ Any APS's that were ordered are tracked daily until received.
- ✓ Status of the Medical Exam is checked regularly until received.
- ✓ Once everything is received, we press the Carrier for an offer within 5 business days.
- ✓ Once an offer is received, we call you with the approval and premium amount.
- ✓ IF THE CASE IS APPROVED OTHER THAN IT WAS APPLIED FOR, we automatically shop other Carriers for a better offer.



4. APPLICATION BECOMES A LIFE INSURANCE POLICY

- ✓ Your Case Manager receives the policy and reviews it for accuracy.
- ✓ The policy is sent to you the same day we receive it; along with a memo advising you of the due date and any requirements you need to obtain at the time of delivery.
- ✓ We will remind you periodically (via e-mail) of the delivery requirements due date.
- ✓ Once we receive the delivery requirements from you, your Case Manager will rush them to the Carrier and monitor that the policy gets placed "in-force".
- ✓ You will receive an e-mail from us once the Carrier confirms the policy is active!

