

INSURANCE-FOCUSED BUSINESS PROCESSING SOLUTIONS

Carriers | Distributors | Financial Institutions | Software Companies
Life | Annuity | LTC | DI | Hybrid | P&C | Medicare | Health



**One-Stop-Shop
from Submission
to Commission**



**24/5 Services &
Support for Improved
Case Cycle Times**



**Free Up Key Personnel
to Focus on Sales &
Customer Experience**



**HIPAA Compliant
Process & Data
Security System Certified**

OUR VISION

EP strives to be the leading manager of data among carriers, distributors, financial institutions, and software companies. We are committed to empowering, training, and supporting our dedicated specialists with knowledge and best practices relating to our industry's rapidly changing technology and evolving regulations, bringing scalable and affordable best-in-class systems and solutions to our valued customers.

WHAT WE DO

EP combines cutting-edge technology and expert human capital to automate processes, drive efficiency, and reduce costs while bridging manufacturing and distribution. Our secure process management systems deliver streamlined solutions for your business.

HOW WE CAN HELP YOU

With EP on your team, the worry and expense of hiring, training, and retaining skilled employees is transferred to us. We remove the unpredictability of scaling to meet service standards; scale up or down as needed at a variable cost. Eliminate outdated or underutilized software use leading to poor performance and tracking methods. Our industry software experts can help companies transition to, maintain, and maximize robust platforms.

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DEDICATED

Your work does not go into a queue. Dedicated specialists are assigned to your company and become part of the company's fabric.



FRACTIONAL SHARES

We sell full-time equivalents (FTEs), not whole units. Pay only for services delivered



DEPARTMENTAL SPECIALISTS

Your dedicated specialists will be fully trained on your system and the department to which they are assigned.



MANAGEMENT HIERARCHIES

Our dedicated specialists are managed and supervised by experienced team leaders and our corporate executive team.



PROVIDING SCALABILITY

We provide an adjustable platform based on your business workflow at a variable cost to maintain fiscal and service stability.



PRICE OF AN INTERN

Reducing costs and increasing efficiencies.

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PROCESS MANAGEMENT SYSTEMS & SOLUTIONS

Straight-Through-Processing for Life | Annuity | LTC | DI | Hybrid | P&C | Medicare | Health

1. **COMPREHENSIVE AGENT CONTRACTING**

- Building and data-entering profiles in AMS
- Managing agent/agency demographic details
- Managing missing/needed requirements
- Scrubbing and processing agent/agency appointments
- Conducting follow-ups until writing code issued
- Virtual Assistance - Managing agent address changes and EFT bank changes, updating E&O and AML renewals, processing bulk hierarchy moves, auditing non-production lists, agents, and special projects.

2. **NEW BUSINESS** (*Life, Annuity, LTC, Hybrid, DI, Medicare, Simplified & Guaranteed Issue*)

APPLICATION PROCESSING -

- **PDF Applications** – Scrubbing, ordering medical records and exam requirements, imaging and doc-typing, building the case in CMS. Submitting in-good-order applications and flagging not-in-good-order applications.
- **Electronic Applications** - Checking contracting status in the CMS, updating the case or building the case in the CMS, submitting the application to the carrier, and saving a copy to the customer's document storage location.

CASE MANAGEMENT – From Submission to Commission

- Level 1: EP Auto-Feed System—AMS/Carrier Synchronization
- Level 2: Advanced Case Management (Includes Level 1)
- Level 3: The Virtual Case Manager (Includes Levels 1-2)
- Level 4: The Virtual New Business Department (Includes Levels 1-3)
- Level 5: US-Based Case Management Escalation (Includes Levels 1- 4)

3. **UNDERWRITING**

- Prequalification and management of Informals
- Shopping Rated Cases
- Medical record summaries
- Electronic and traditional medical record retrieval
- Electronic access to reports of individuals' prescription drug and lab data, names of prescribing and ordering physicians, plus actuarial data
- Case consultation and assessments

4. **COMMISSIONS**

COMMISSION PROCESSING

- Level 1 (Basic) - Download, process, and import statements.
- Level 2 (Intermediate) - Identify and research discrepancies.
- Level 3 (Advanced) - Resolve discrepancies and run reports.

COMMISSION BUILDOUTS

- Take advantage of the capabilities of your CMS by having EP build and maintain a comprehensive commission reconciliation and reporting system.

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5. POLICY MANAGEMENT & MONETIZATION

POLICY MANAGEMENT * Abbreviated listing of available POS tasks

Inforce Illustration Requests	Ownership & Beneficiary Changes	Address Changes	Bank Draft/ACH Changes	Agent of Record Changes	Allocation Change Requests
Collateral Assignment Requests	Debt Claim Requests	RMD Requests	GLWB Election Form	Letter of Intent Requests	Full/Partial Surrender Requests

POLICY MONETIZATION

- Cleaning & Mining the Inforce Book
- Updating Contract Information on the Insureds
- Sales Opportunity Campaigns
- Proactive & Reactive Data Base and Policy Management

6. LIFE SETTLEMENT

Supports Providers, Buyers, and Brokers to Simplify the Life Settlement Process

EP's experience comes directly from working with Life Insurance Settlement clients to get policies settled quickly and efficiently. Our team is proficient in and adaptable to a variety of databases.

- Case Management & Documentation
- Underwriting
- Closing
- Post-Closing
- Policy Maintenance to Maturity

7. SPECIAL PROJECTS

- Suitability Form Data Transfer
- Adjust Hierarchy Management Alignment/Changes in AMS/CMS
- Confirm "Active vs Terminated" Policies
- Append CRD # to Appropriate Agent Records
- Append NPN # to Agent Records
- Fulfill In-Force Requests and Load Into AMS/CMS
- Confirm Agent Record — Active/Inactive
- Update Client Records with "As Sold" Policy Values (10/20/30 Years Expected)
- Bulk Hierarchy Changes (Mergers & Acquisitions)

PROCESS MANAGEMENT SYSTEMS & SOLUTIONS

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8. SOFTWARE TRAINING & CONSULTING

Our goal is to assist companies in identifying, integrating, and maintaining technology.

To ensure our clients fully maximize their platform's capabilities, we proactively stay ahead of technological advancements.

EP's exposure to numerous systems through support to our customers gives us a unique ability to provide coaching, training, and expert guidance on a wide range of software platforms.

AGENCY BLOC — AGENCY INTEGRATOR — AGENT FRONT - AMS — ARC — BROKER BACK OFFICE — COMMISSIONS DUE — CORE — CRATCHIT — E-SMART — GLOBAL RELAY — GOOD HIRE — iVIEW — MICROSOFT DYNAMIC — MS TECHFICIENT — FIRELIGHT — ONEHQ — OPT SOFT — PAPERCLIP — PROFORMEX — PODIO — PROFOUND — QUICKBOOKS — RENT PRO — RIVUE — SALES LOGIX — SALESFORCE — SIMKONET — SMART OFFICE — SPOKEO - SURELC— VENMINDER — WINTOUCH — VERTIFORE— WEBDOCKS — WINTOUCH — ZEBU — ZILLOW

**Abbreviated listing – EP's expertise extends beyond the listed software platforms.*

New Delhi & Chandigarh Shifts

- Evening Shift 12:00 am - 9:00 am EST
- Mid-Day Shift 3:00 am - 12:00 pm EST
- Day Shift (US Business Hours) 9:00 am to 5:00 pm EST
\$12 per day prorated surcharge (\$1.50 per hour) to compensate Day Shift teams for transportation and meals for US business hour support.

COMPREHENSIVE AGENT CONTRACTING

Comprehensive Agent Appointment Processing

- Full-scrub new business and JIT contracting, data entry in CRM and L&C System, submit *in-good-order* appointment packet to the carrier
- Manage agent appointment case from carrier receipt to writing code retrieval

Front-End Agent Appointment Processing

- Full-scrub, data entry in CRM and L&C System, submit *in-good-order* appointment packet to carrier
- [For Carriers] Ordering and tracking background checks and appointments

Back-End Agent Appointment Management

- Manage agent and agency correspondence, contracting status updates via carrier website, email, phone
- Updating systems with agent writing codes
- [For carriers] sending welcome letters and product information kits

Virtual Assistance

- Manage producer address changes
- EFT bank changes
- AML and E&O renewals
- Bulk hierarchy moves
- Auditing non-production lists/agents
- Special projects

Contracting Process

1. Data-enter appointment packet into the agency's AMS and forward the contracting link to the agent for approval.
 - Upon receipt of any new appointment request, EP will build out the agent profile and respective carrier's appointment if not already created.
 - After confirming the hierarchy structure in SureLC, we send the agent a *review* link to answer all background questions and to apply their signature on the contracting paperwork.
 - c)Once the agent completes and confirms the link, EP will begin the appointment process.
2. Manage appointment packets through carrier processing.
 - Submit the *in-good-order* packet to the carrier.
 - Manage pending requirements through consistent carrier follow-ups.
 - Retrieve agent writing code and update AMS and L&C System.
 - Upload email confirmation to AMS and email appointment completion to the agency.
 - Update E&O and AML renewals.

**Proficient in Vertafore, SureLC, and all other software systems*

NEW BUSINESS SYSTEM – APPLICATION PROCESSING & CASE MANAGEMENT

Life, LTC, Hybrid, DI, Medicare Simplified & Guaranteed Issue

APPLICATION PROCESSING — Getting the application to the carrier

- Paper Life Applications — Getting the application to the carrier in full and/or in-good-enough-order scrub, order front-end exams and medical records due to age and face requirements, build, image, doc-type, submit if in-good-order, return with errors noted if not in good order, and save applications. Work is completed before the next business morning.
- Ticket/iGO Applications – Checking the licensing/contracting in the CMS, updating the case if already in the CMS or building the case if not in the CMS, submitting the application to the carrier when/where applicable, and saving a copy to BGA's document storage place.

CASE MANAGEMENT — From carrier receipt to case closed

Level 1: EP Auto-Feed System —Thoughtful and Professional

1. Match changes in carrier websites to the case in the Case Management System
2. Match changes in vendor (APS and exam) websites to the CMS
3. Alert BGA when the case is found on a carrier website but it is not in the AMS
4. Alert the BGA case manager when any negative action is taken by the carrier
5. Manage each case until the carrier closes the file

Level 2: Advanced Case Management (Includes Level 1)

1. Include the application question in requirement notes when an answer to a yes question is required
2. Download and send completed exams and APSs to carriers and save them for BGA
3. Order medical records and any additional exams per carrier request
4. Pull and provide additional forms requested by the carriers
5. Quick-build cases found in the carrier websites that are not in the CMS due to agents/agencies directly submitting their cases to the carriers
6. Provide alerts to BGA CM according to defined service standards
7. Provide *other-than-applied* and *better-than-applied* approval illustration
8. Pull underwriting files (app, exam, APS, etc.) on ticket cases if available on the carrier website and save them to the BGA document storage location
9. Manage e-policy/policy delivery packets (if available on carrier website) and save them to document storage location
10. Update modal and target premiums and face and plan details when the case is approved and before placing case inforce

Level 3: The Virtual Case Manager (Includes Levels 1-2)

1. Manage command center according to defined service standards, call carrier when needed, work follow-ups, and alert BGA case manager if necessary. (The BGA case manager will retain responsibility for pushing memos)
2. Manage requirement replies and forms, requests, and questions from agents that internal CM delegates to their virtual case manager

Level 4: Virtual New Business Department (Includes Levels 1-3)

1. Manage new business email account
2. Push status memos to the agent

NEW BUSINESS SYSTEM – APPLICATION PROCESSING & CASE MANAGEMENT

Annuity

ANNUITY APPLICATION PROCESSING — Getting the application to the carrier

- Paper Life Applications– Getting the application to the carrier Full and/or in-good-enough-order scrub, build, image, doc-type, submit if in-good-order, return with errors noted if not-in-good order, and save applications. Work is completed before the next business morning.
- Ticket/iGO Applications – Checking the licensing/contracting in the CMS, updating the case if already in the CMS or building the case if not in the CMS, submitting the application to the carrier when/where applicable, and saving a copy to BGA's document storage place.

ANNUITY CASE MANAGEMENT — From carrier receipt to case closed

Level 1: EP Auto-Feed System — Thoughtful and Professional

1. Match changes in carrier websites to the case in the Case Management System
2. Call carriers to obtain status when the website provides incomplete or no details
3. Alert BGA when the case is found on a carrier website but is not in the CMS
4. Alert the BGA case manager when any negative action is taken by the carrier
5. Manage each case until the carrier closes the file

Level 2: Advanced Case Management (Includes Level 1)

1. Include the application question in requirement notes when an answer to a yes question is required
2. Pull and provide additional forms requested by the carriers
3. Quick-build cases found in the carrier websites that are not in the CMS due to agents/agencies directly submitting their cases to the carriers
4. Provide alerts to BGA CM according to defined service standards

Level 3: The Virtual Case Manager (Includes Levels 1-2)

1. Manage command center according to defined service standards, call carrier when needed, work follow-ups, and alert BGA case manager if necessary. (The BGA case manager will retain responsibility for pushing memos)
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UNDERWRITING SYSTEM

EP UNDERWRITING TOOLBOX

- **Risk Identifier (RiskID)**—prescription drugs and clinical laboratory retrieval platform to deliver comprehensive applicant profiles... including prescribing physician and actuarial data.
- **Healthcare Professionals**—prepare “carrier certified” medical record summaries that include corresponding APS page numbers for quick reference to additional details and context.
- **Underwriters**—US-based, multi-carrier, and BGA experienced underwriters, available for case consultation, assessments, life expectancy services, and advocacy
- **Traditional Medical Record Retrieval**—most secured in ≤ 10 business days

Rated Cases—Getting an offer you can place rapidly

- Summarize the medical records and other mortality data; summarize the summary for quick quote submission—1-to-2-day business morning turnaround
- Blind email the Quick-Quote to secure tentative offers—2 business days to receive and present findings
- If the proposed insured has multiple impairments, submit a full summary to confirm tentative offers—2 business days to lock down the offer
- Have EP Underwriter assess the case and advise how to proceed (optional)
- Prepare and submit formal paperwork (optional)
- Provide case management (optional)

Accelerated Informals—24-hour turnaround

Collect Data – HIPAA Authorization, RiskID, and Informal Health Questionnaire (optional)

*The RiskID report includes prescription drug history, physician-ordered lab results, risk-scoring, and other actuarial data. (**Rx database supported by top PBM's - Lab history supported by Quest Diagnostics and LabCorp*)

Evaluate, Assess, and Prepare – Our healthcare team will summarize medical records and mortality data and then summarize the summary for Quick Quote submission. EP’s underwriting team provides a comprehensive risk summary and assessment of the collected data.

COMPREHENSIVE COMMISSION RECONCILIATION AND REPORTING SYSTEM

EP has a comprehensive commission reconciliation and reporting solution and can custom-build a system to interpret with your agency management system (AMS).

Once a plan of action is agreed to, EP will do a 10-carrier custom buildout. The reason for ten carriers is to make the buildout manageable for the agency and its project manager. Additional carriers will be built on demand immediately following the completion of contract obligations.

Buildout contract consists of:

- Building gross revenues: IMO and carrier bonuses and agency carrier levels
- Building carrier levels by product and creating agent and sub-BGA commission schedules
- Attaching schedules to agents
- Attaching agents to their hierarchies and building special deals
- Providing one month of audited commission reporting
- Deliver the same for the Agency's top 10 carriers
- System training

After buildout and audit commitments are fulfilled, EP will provide ongoing commission processing and reporting for three months and eliminate recurring discrepancies:

- Pull statements from the carrier websites
- Convert the statements to Excel
- Convert statements into a common format for import into the commission system
- Validate premium and mode detail on each case and quick-add cases not found in the CMS
- Run the actual Commissions Received vs. Commissions Expected report and resolve discrepancies
- Post the batch after the statement is processed and validated
- Run the overrides payable by the agent, BGA Revenue reports, and the expected-but-not-paid reports
- Build additional carriers on demand

Note: EP can provide commission processing support (items 1-3 above) for agencies without a commission module.

EP will provide ongoing system maintenance and support, including weekly commission processing and reconciliation, agency revenue reports, and agent bonus reports:

- Update changes to GA Schedules and agent schedules
- Update carrier product and rate changes
- Update changes to hierarchies and special deals and build new producer relationships
- Build out additional and new carrier relationships

POLICY MANAGEMENT SYSTEM

EP's turnkey Policy Management System helps agents and agencies find new revenue sources from their existing clients while ensuring the policy owner's existing insurance coverage continues to meet expectations.

Mining & Minding the Inforce Book

- **Mining the Inforce Book** has been considered labor intensive and hit-or-miss as mining for gold. EP Policy Management solutions have come a long way in providing you with a system to monetize yourbook, efficiently and inexpensively. EP will provide rich, accurate policy data to allow you to easily identify new term sales, conversion, and life settlement opportunities.
- **Minding the Inforce Book** is integral to the agents' role in maintaining the best interest of their policy owners and the beneficiaries. Managing and maintaining these duties with care and diligence is a responsibility that is not to be taken lightly, and EP is at the helm of effectively and efficiently minding the Inforce Book by utilizing our expert human resources to manage and maintain key data and tasks so you and your agents can focus on the customers' needs.

Advanced Inforce Policy Management Software and Expert Human Capital — A best-in-class Inforce Policy Management System powered by EP

- Statement and illustration ordering automation
- Contract details and policy values
- Policy monitoring and performance alerts
- Sales support
- Campaign and lead management

Policy Notification Management — Getting policy notices to the agent

- Notices mailed to the distributor
 - The Distributor will collect all notices received by mail and scan the documents to EP viaShareFile
 - EP will sort, save, and send the notices to the party designated by the agent to receive statements as a memo through the AMS (preferred) or via the webmail account
- Notices that are pulled from carrier websites will be handled in a like manner

Managing policy owner changes and updates

- Process policy services change requests (bene, owner, address, bank)
 - EP will submit policy change requests, document, and follow up to make sure the request was processed
- Provide research and sales assistance
- Annual reviews, term expirations, conversion options, paid to dates, inforce ledgers, re-proposals, etc.

LIFE SETTLEMENT

For providers, buyers, and brokers

CASE MANAGEMENT

- Building the File — Information from the illustrations, annual report, application, and other policy-related documents for the insured, owner, and policy is gathered to build a case in the firm's Case Management System (CMS). EP helps the client manage the case by importing all case data, creating a digital record, attaching provided documents, and tracking the case through post-closing.
- Document Scrubbing— Supplier, owner, insured, and agent information is redacted from all documents to keep your client and case information safe from competitors.

UNDERWRITING

- RiskID Report— Includes prescription drug and clinical laboratory history, prescribing and referring physician names, and mortality scoring. EP utilizes the RiskID platform, which provides health history data in a scoring model that produces real-time, health-driven results for the insured. This information is a fast, proven way to provide medical details necessary to determine a case's outcome.
- Medical Record Retrieval—EP will obtain 90%+ records within ten business days...more than 50% within five business days.
- Medical Record Summaries--EP creates a summary of the medical records and provides a concise document containing the medical conditions, anticipated life expectancy, and an overall medical picture of the insured
- US-based Underwriter Life Expectancy Assessment: A qualified life settlement underwriter will evaluate all medical data received and provide an opinion on where the life expectancy falls on the bell curve.

PREPARATION FOR CLOSING

- Prepare the Purchase-Sale Agreement, e.g., escrow agreement, life settlement agreement, HIPAA, spouse release form, and all other related forms, and have them ready for signature.
- Prepare the carrier-related documents to be included with the Purchase Sale Agreement, e.g., change of ownership, change of beneficiary, term conversion, and all other related forms. Note: There can be dozens of legal and carrier documents and hundreds of pages included in the closing files.

POST-CLOSING POLICY CHANGES

- Final scrubbing of the Purchase-Sale Agreement to make certain the documents are in good order.
- Submit the signed authorization and change forms to the carrier.
- Follow up with the carrier until the carrier confirms all changes have been executed.
- Obtain the confirmation letter from the carrier.

POLICY MAINTENANCE TO MATURITY—Ongoing Provider Support

- Annual medical review and updated life expectancy.
- Run new RiskID, retrieve medical records, and reassess life expectancy.
- Obtain annual policy statements, inforce ledger, and proposals upon request.

SPECIAL PROJECTS

EP can manage and execute numerous special projects across the spectrum of your organization. Our Special Projects team is exceptional in providing operational support for various tasks regardless of the project's size.

Examples:

- Suitability form data transfer
- Adjust hierarchy management alignment/changes in AMS/CMS
- Confirm “Active vs. Terminated” for all policyholder cases in AMS/CMS
- Append CRD # to each appropriate agent record
- Append NPN # to each agent record
- Fulfill in-force requests, load into AMS/CMS
- Note agent records in AMS as Active (business within 18 months) or Inactive (no business within 18 months)
- Update client records with “as sold” policy values (10, 20, 30 years expected)
- Bulk hierarchy changes (mergers & acquisitions)

SOFTWARE TRAINING & CONSULTING

- **Illustrations** Expertly prepared during US business hours* *2 business-hour turnaround time*
- **Accelerated Informals**
- **Policy Management**

Software Consulting & Training

Technology in our industry is rapidly changing. We make it our responsibility to:

- Identify best-in-class solutions
- Help agencies identify, integrate, train, and maintain technology.
- Connect the gaps in technology with thoughtful, professional Human Capital

EP typically utilizes our customers' systems; however, customers are asking us to *host* their AMS and provide maintenance and support.

EP offers a comprehensive Agency Management System (AMS) to include:

- CRM
- L&C
- Case-Management
- Underwriting
- Commissions
- Policy Management
- Reporting

**Pricing available upon request*

EP SMARTSOURCE CRM & SOFTWARE PROFICIENCIES

EP holds extensive mastery of CRMs utilized across the life industry today, no matter how large or small. Our knowledge and expertise of these software platforms and several homegrown systems reduce the learning curve to managing your operations tasks.

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