



## HCB New Business and Underwriting

*A NEW model designed to meet or exceed your expectations in the processing excellence of every case submitted to Highland Capital Brokerage.*

### Centralized Application Submission

**Email to:** NewBusiness@highland.com

**Fax to:** 205.776.1183

**or Mail to:** 3535 Grandview Parkway, Ste. 600, Birmingham, AL 35243

*Immediate automatic response to emails will confirm that your message has been received. Initial communication will be provided within 24 hours to verify that the case has been assigned to your Case Manager.*

#### Traditional Life Business

Life applications with annual premium greater than \$2,500

##### Traditional New Business Team

Four regionally aligned teams of Case Managers

*New Business managed with an appreciation and understanding of the local level with local support. This strategy allows us to dedicate a specialized Case Management Team for our larger, more strategic cases.*

#### Transactional HEAT\* Business

- Life applications with annual premium of \$2,500 or less and a maximum death benefit of \$2.5 million
- Group and Individual Disability income applications
- Long-term care applications from our Institutional customers
- Non-1035 Life with LTC Hybrid applications (i.e. MoneyGuard, TLC, etc.)
- Conversion applications
- If related cases are received including cases with premium over \$2,500, all will be assigned to a Traditional Case Manager.

##### \*HEAT: Highland Express App Team

A virtual team with national coverage

*Specialized Highland associates focus on business that is transactional in nature. Their streamlined process provides a consistent and efficient management of cases and maximizes the use of Straight Through Processing (STP) capabilities.*

#### Highland Underwriting Team

National team of experienced in-house underwriters with regional alignment

*Professional and seasoned underwriters with industry experience who are available to provide optimal support and expertise across all Highland offices in the delivery of boutique case management.*

## New Business & Underwriting Service Level Agreements (SLAs)

Service	Timing	Notes
<b>Application Received</b>	Entered by NBA within 24-36 hours	Apps processed in order received, unless special circumstances dictate.
<b>Initial Review and Scrubbing by CM</b>	Notification sent to Agent within 24-36 Hours of initial communication from NBA Team	In good order (IGO) app is sent to the carrier via PaperClip. If not in good order (NIGO) agent/SVP notified application received and unable to send to the Carrier.
<b>Requirement Follow up</b>	At least every 5 business days, or more frequently if necessitated by the carrier or vendor requirements, requests or receipt.	Updates are delivered by system memos
<b>APs</b>	<ul style="list-style-type: none"> <li>• APS order made within 1 business day of it being requested.</li> <li>• CM follows up on APS at least every 5 business days, more frequently if copying is scheduled to occur within 24 hours</li> </ul> Department manager notified when an APS is outstanding for 15 days and daily, for each day longer	HealthPort, Mayo Clinic, Kaiser, etc. all have notable delays as part of their process.  Department Manager will research situation, determine why the delay, identify if delay is EIS or facility issue and if they can get involved to expedite. Also will determine if the CM managed the Agent's expectations.
<b>Status</b>	Every 5 days	Agent and Carrier outstanding requirement review and communication
<b>Email communication</b>	Within 1 business day	Return calls
<b>Phone calls</b>	Within 4 hours	
<b>Policy Issue</b>	If policy not received within 5 business days, follow-up with carrier until receipt	
<b>Policy Delivery</b>	Within 24 hours upon receipt and routinely processed the same day	Policy received in Birmingham or HCB Office – CM reviews policy for accuracy, adds requirements and prepares memo for mailing to agent
<b>Delivery Requirements</b>	CM follows up with Agent every 5 business days until received	Collection of the delivery requirements
<b>Inforce confirmation</b>	If confirmation is not received from the carrier, pro-active follow-up to confirm case is Inforce	Memo sent to Agent
<b>Quick Quotes</b>	3 business days	Client information received, submitted to carrier and QQ from Carrier received
<b>Underwriting File Summary</b>	Within 2 business days	Exception for extraordinarily long records, and multiple impairments

