UNDERWRITING CASE STUDIES —

LARGE CASE SUCCESS

Find out how one large case can open up new pathways to success.

A Real-Life Situation

Our underwriting team was working with one of our BGA offices and discovered that they had a very large case opportunity. However, the office was not planning on submitting it to Mutual of Omaha because it fell well above our retention limits. That's when our Large Case Underwriting Team jumped in and immediately got to work.

The underwriting representative informed the BGA about the capabilities of our team and encouraged them to give us a shot at their case.

The Large Case Underwriting Team reassured them that even though we have smaller retention limits, our excellent relationships with our reinsurers, along with our team's 30+ years of large case experience, can make a positive difference in processing them.

Next Steps

1. The BGA office sent the case to Mutual of Omaha informally to begin the process.
2. While waiting for the actual application submission, the underwriting team gathered basic information about the case and reached out to our reinsurers to discuss the specifics of the case and assess available capacity.
3. After these initial discussions, it appeared that we could easily get this case underwritten and approved in a timely manner (barring any unknowns).
4. The Large Case Underwriting Team then worked with the BGA office to set expectations for actual submission and processing while waiting on the application submission to arrive.
5. Frequent communication with the BGA during the underwriting process was key to ensure all parties knew how the case was progressing.

Successful Outcome

We received the application on May 1 and it was ready for initial review the very next day.

Due to the proactive work completed by the Large Case Underwriting team (pre-qualifications, case discussions and follow-through), ***this case was processed and approved in only 13 days!***

A Big Win for All

- **The client** was approved for $65 million of coverage at a Preferred Plus Non-Tobacco rating, securing his financial portfolio.
- **The producer** lived up to his word and expectations with the client by ensuring that the case could be submitted and processed with ease and speed.
- **United of Omaha** lived up to our promise to take care of our customers with personal attention, combined with efficient and effective processes.

We Can Help

If you haven't been thinking about Mutual of Omaha for your large cases, we encourage you to consider us with your next opportunity.

Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company