



Broker Webinar
March 28 @ 11 a.m.
Companion Life
OF CALIFORNIA

WARNER 
Pacific

HOST



Brent Hitchings

Senior Vice President of Specialty Programs at Warner Pacific and General Manager at Pathian LLC

PRESENTER



Steve Course

Senior Sales Manager
Companion Life

COMPANION LIFE INSURANCE COMPANY



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Today's Agenda

- Underwriting Review
- Positioning an RFP for success
- Product Overview
- Expectations around Underwriter Engagement

Underwriting Philosophy

- **TRY TO WRITE EVERY GROUP!**
 - Balance the Art and the Science of Underwriting
 - Be Creative: “Think outside of the box.”
 - Strive to provide a quote (regardless of industry or case size)
 - Offer competitive rates – We want to WIN!
 - Full Transparency – Outline plan differences even if it favors the Competitor

Request for Proposal

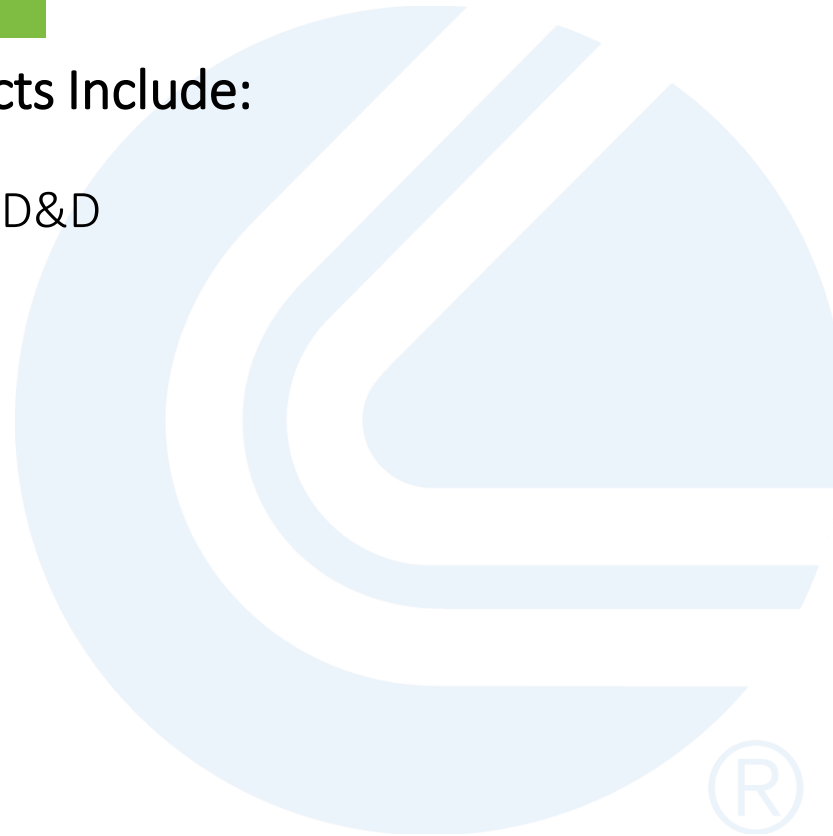
- **Information needed for best quote:**
 - Group name/address/nature of business or SIC
 - Proposed effective date
 - Agent compensation requirements
 - Contributory status by line of coverage
 - Current plan design (booklet/certificate/policy preferred)
 - Current renewal and/or competitor rates
 - Census: (it would be best to use the census template that we will provide)
 - Life – DOB/Gender
 - STD – DOB/Gender/Salary
 - LTD – DOB/Gender/Salary/Occupation
 - If multiple classes are requested; please be sure the classes are indicated/identified on the census

Product Review



Companion Life Products

- **Group Insurance Products Include:**
 - Basic Term Life and AD&D
 - Dental
 - Vision
 - Accident



Group Term Life Basic

- Choice of flat amount or multiple-of-salary plan designs (\$500,000 maximum)
- Dependent Life available for spouse and dependent children
- Waiver of Premium provision (10+ lives) / Extension of Death Benefit (2-9 lives)
- Accelerated Death Benefit (75% to \$100,000)
- Conversion available
- Accidental Death & Dismemberment included
- Suicide Exclusion (2 years)
- Continuity of Coverage
- Retirees eligible for coverage

Group Term Life - Voluntary

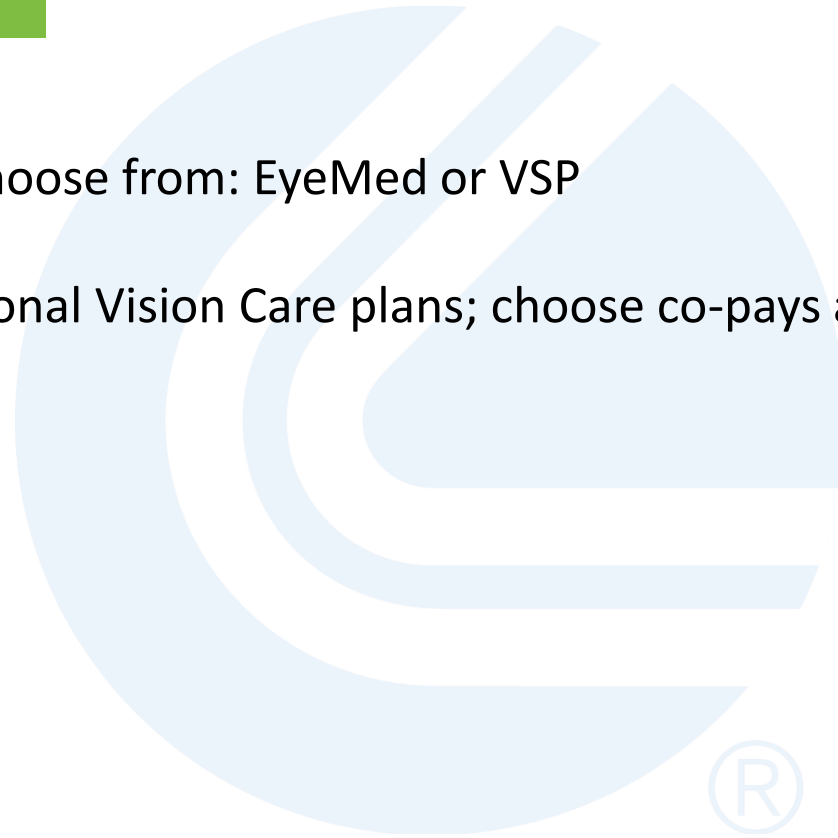
- Offers 7x salary to a max of \$500,000
- Waiver of Premium provision
- Accelerated Death Benefit (75% to \$100,000)
- Portable at group rates
- Conversion available
- Annual increases allowed
- Accidental Death & Dismemberment available
 - Value-adds (Seat Belt, Common Disaster, Spouse Retraining & Paralysis)
- Dependent Life available for spouse and dependent children
- 5-year Premium Rate Lock available
- Unisex rates

Dental

- Three base plans (Essentials, Choice, and Select)
- All base plans are fully customizable within Salesforce
- Can match any plan design with our new rating manual
- Standard offering includes Preventive Rewards, no waiting period on major services, and 2-year rate guarantee
- Increasing Maximum Benefit is available
- Networks (UCCI, Dentemax, Zelis)
- New options available: Occlusal Guards, Temporomandibular Joint Disorder (TMJ), additional cleanings, more flexibility with our Frequency and Limitations

Vision

- Two carriers/networks to choose from: EyeMed or VSP
- EyeMed and VSP are traditional Vision Care plans; choose co-pays and allowances



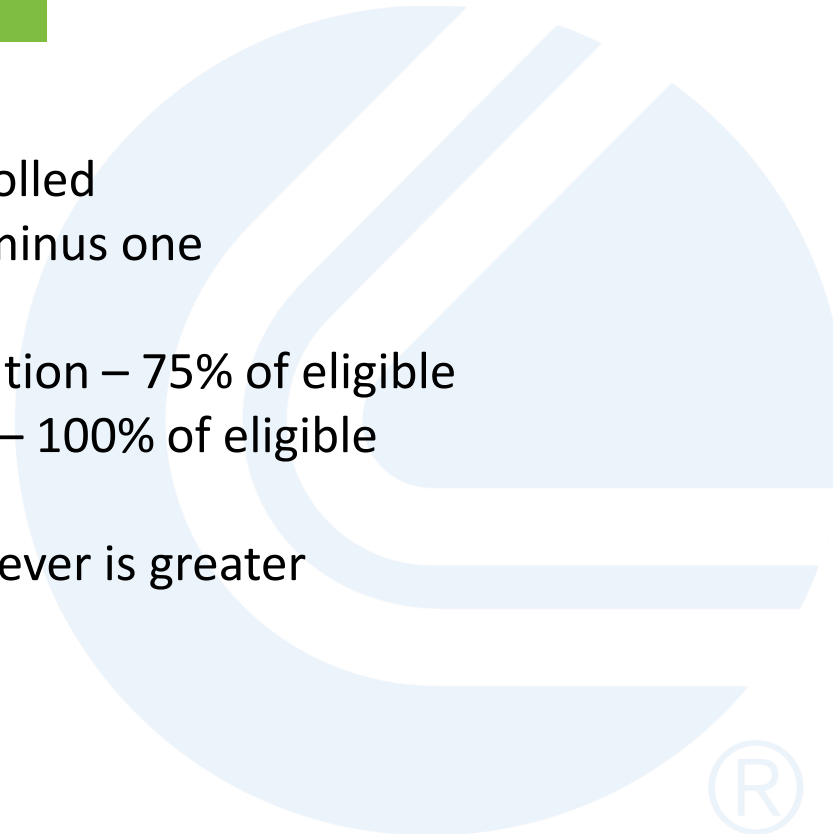
Additional Key Talking Points

- Group Reinstatements with in 90 days of lapse
- Defined Contribution / Enhanced Benefit Package
- Bundle Plans



Minimum Participation

- Small Group Life
 - 5 lives or less – all enrolled
 - 6-9 lives – all eligible minus one
- Large Group Life
 - 25% - 99% ER contribution – 75% of eligible
 - 100% ER contribution – 100% of eligible
- Voluntary Life
 - 10 lives or 25%, whichever is greater

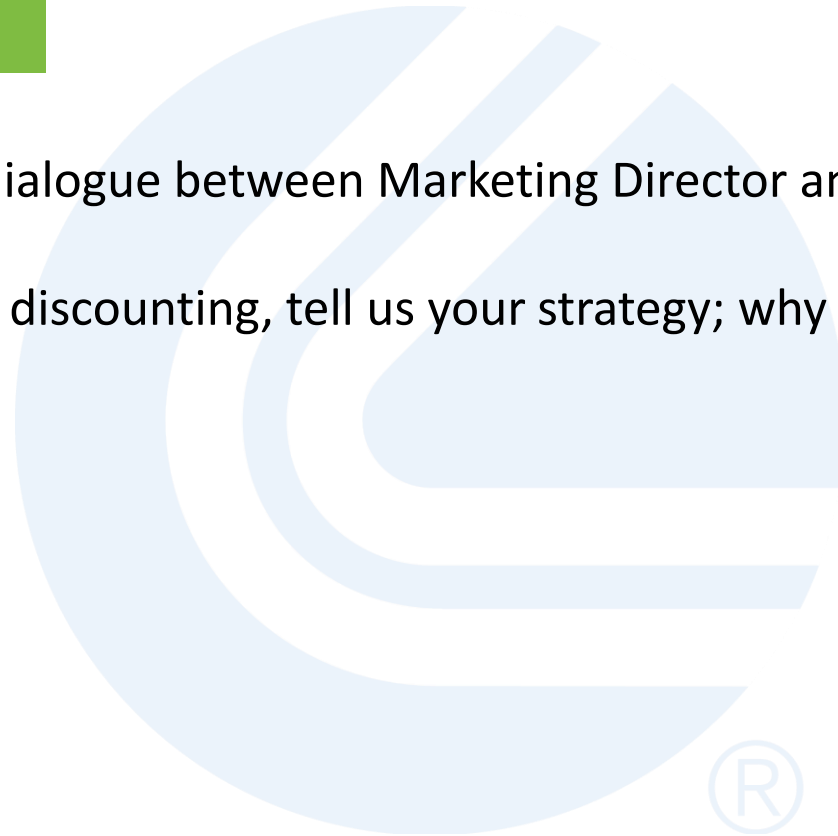


Minimum Participation (cont.)

- Dental
 - 25%-99% ER Contribution – 50% of eligible
 - 100% ER Contribution – 100% of eligible
 - Voluntary – 25% of eligible
- Vision
 - 25%-99% ER Contribution – 2 lives or 50%, whichever is greater
 - 100% ER Contribution – 100% of eligible
 - Voluntary – 2 lives or 30%, whichever is greater

Marketing / Underwriter Engagement

- Stay connected. Constant dialogue between Marketing Director and Underwriter
- When asking for additional discounting, tell us your strategy; why is it a good case to you?



Thank you!



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Thank you



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