

To our Brokers and Financial Advisors:

We want to assure all of you that Underwriters Brokerage Service is doing its best to monitor the quickly changing impact of COVID-19. We are implementing several contingencies including working remotely, that will allow us to maintain most business functions along with security and responsiveness.

There are things you can do to make it easier for you and your staff as well as your clients to address their insurance needs.

- Take advantage of all of the on-line submission and accelerated underwriting options that we have readily available
  - These tools have been around for some time and are very effective in minimizing the need for face to face meetings or mail time
  - Access is available on our website at [www.ubsnet.com](http://www.ubsnet.com)
- Where available, encourage clients to agree to e-delivery of their policies (Wirehouses exempt)
  - This also dramatically shortens the time-frame to get coverage in force and minimizes back and forth communication or meetings
  - Most carriers offer electronic versions of their policies, so even if eDelivery is not an option, policies along with delivery requirements can be emailed securely to advisor or client
  - ***During this crisis, please e-mail securely or fax paper applications or informal inquiries to our office*** (vs. mail) since most, if not all, of our staff will be working remotely
    - This will enable us to address your business in a timely fashion
- ***Mail (regular mail or courier service) checks directly to insurance company home offices, please make sure to indicate policy number on memo line of check. [Find addresses here.](#)***
  - **Send a copy to our office via e-mail with the check and delivery requirements so that we can be sure this gets properly matched up and processed by the carrier**
  - EFT is an option for initial premiums with most carriers so no check needs to be collected; the carriers will treat EFT form as a check and electronically draft initial premium, this will be included with all eligible policies
  - Carriers will also permit wiring funds for initial premium payments, please advise if wiring instructions are needed

The safety of our employees and their families, as well you and those close to you, is of our utmost concern. We know you will understand if the time frame to address questions and requests is longer than you have come to expect from Underwriters Brokerage, but we'll continue to do everything we can to assist you in as timely a fashion as possible. For 50 years we have been here to help you with your clients' life insurance, long term care, disability income and annuities as part of their risk management and income replacement needs. We certainly look forward to continuing to assist you now as well as after this crisis has passed.

Thank you and please stay safe.