



National Underwriting Services, Inc.

## Thinking “Outside the Fences” for Thirty-Six Years in Stop Loss Underwriting

NUS, Inc., a division of One80 Intermediaries, is a Managing General Underwriter based in Helotes, Texas near San Antonio. We continue nurturing relationships with our clients based upon a commitment to excellence, integrity, and trust. This same commitment applies to our carrier partners. We strive to provide unique stop loss solutions thinking “outside the fences.” Using a controlled distribution model, we take pride in delivering personalized and efficient service to a limited number of Third Party Administrators and select Producers across the USA.

### Stop Loss Products

- \$25,000 Minimum Specific
- 50 lives
- Flexible contract basis
- Specific advance funding
- Monthly aggregate accommodation
- Aggregated Specific
- Terminal liability
- No laser and renewal cap options
- RBP expertise for 20 Years

### Service Commitments

- Quote turnaround 7 days
- Specific claim turnaround 10 days
- Direct access to Underwriter
- Licensed in all 50 states

### Nebraska Office:

Tom Gage, Managing Director  
Direct: 402-614-9330  
Email: [tgage@nus1.com](mailto:tgage@nus1.com)

### RFP Information

- Employer name and location(s)
- Excel census format by location(s) and Plan options
- Current and renewal rates
- Current and proposed benefits
- Specific deductible
- Contract basis
- Claims experience 2-3 years
- Trigger diagnosis claims details
- Details on claims at or expected to exceed 50% of the specific
- Current PPO savings report
- Proposed PPO information
- Current cost containment vendors
- Proposed cost containment vendors
- Submit RFP information to: [rfp@nus1.com](mailto:rfp@nus1.com)

### Corporate Office:

Dana Driscoll, Managing Director  
Corp office: 210-695-2381, ext. 202  
Email: [ddriscoll@nus1.com](mailto:ddriscoll@nus1.com)



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1. What carriers does NUS represent?
  - Greenwich Insurance Company (A+ rated by A.M Best)
  - Fidelity Security Life Ins. Company (A rated by A. M Best)
2. What is NUS's laser strategy?
  - Optional by request on renewals in lieu of higher premium.
  - Utilized on new cases subject to claimant medical review.
3. Is there a laser cap feature?
  - Minimum premium of \$100,000 required
  - Elimination of laser: 10% premium surcharge for maximum renewal increase of 50% for the same contract terms with no lasers.
4. How does NUS define a paid claim?
  - One that has been processed and mailed.
5. When will NUS bind a case?
  - With approved disclosure, 45-60 days prior to the effective date
6. Does NUS offer a Terminal Liability rider?
  - Yes, on both specific and aggregate
7. What is the dollar run-in limit on contracts?
  - For specific, none
  - For Aggregate, 20% of expected claims
8. What is NUS' target market?
  - 100 to 1,000 lives
9. What other pricing factors does NUS evaluate?
  - PPO savings and PPO contract issues
  - Cost containment services
  - Overall claims management capabilities by TPA
  - TPA's overall in force premium and experience
  - Plan Document language/provisions
10. What types of groups does NUS prefer to write and which are ineligible?
  - Preferred: Stable groups in business over two years with 3 or less carriers in 5 years with at least 3 years of claims experience and 70% participation. (HMO experience is not considered credible.)
  - Ineligible: Highly hazardous industries, long haul trucking, associations, staff leasing, MET's, mining or drilling, etc. Exceptions are considered case by case.