



UNIVERSAL
Fidelity Life Insurance Company

TPA Profile



Overview

- Founded 1935
- AM Best Rating B+
- Nationally Licensed TPA
- Life/Health/Accident Insurer in 7 States
- \$3.8 million Capital; \$11 million assets
- 110 Employees: Duncan, OK, Oklahoma City and Little Rock



Administration Services

- Full Service Third Party Administration
- Company Management
- Program Management
- New Business Processing
- Claims Processing and Review
- Audit & Litigation Support
- Customer Service
- Clerical Support
- Financial & Policy Administration



Policy Service Types

Policy Count Administered...45,000

- Accident Insurance
 - Group and Individual - 200,000 covered lives
- Health Insurance
 - Cancer
 - Disability
 - Indemnity
 - Long-Term Care
 - Medicare Supplement
 - Major Medical
 - 100,000 covered lives
- Life Insurance
 - Individual
 - Group
- Annuity

A & H Claims Overview

- A&H Processed Claim Volume...1,500,000
- Claim Review Action Items...225,000
- Investigative Hours on Escalated Legal Cases...7,000

Claims Service Types

- **Initialized – Reported Directly to Us**
 - Home Health Care
 - Student Accident
 - Medicare Supplement
 - Long Term Care
 - Cancer
 - Life
 - Worksite A&H
- **Established – Reported to Client and transmitted to Us**
 - Cancer
 - Long-Term Care
 - Home Health Care
 - Indemnity
 - Medicare Supplement
 - PPO
 - Champus (Government Program)
- **Claim Review**
 - Electronic Customer Service Requests
 - Reissued Checks
 - Correspondence
 - Claim Audit
 - Escalated Legal Cases

Operations – Flexible, Secure, Efficient, Fast

- **Administer on client's systems**
 - Accessed remotely, No conversion costs or time delays
 - We train our staff on your systems – standby labor pool on demand
- **Administer on our systems**
 - Commercial Grade
 - Not homegrown – Data not hostage to vendor TPA relationship and staff
 - Large user groups and programmer pool
 - Professional third party support
 - Genelco - IBM hot site backup services
 - QL Admin – Mirrored Servers; Duncan and OKC
 - Eldorado – Mirrored Servers; Little Rock and Duncan
- **Arbitrage low-cost rural employment base**
- **Paperless Operation – 100% electronic storage and retrieval**
- **Imaged Workflow**
 - Fast Graphical Set up of new programs
 - Real time monitoring of all activities,
 - Compliance and Best Practices protocols Workflow Enforced
 - Real Time measurement of production objectives