



CLEAR Underwriting & Mortality Analysis (UMA)

*Confidential **L**ife **I**nsurance **E**valuation & **R**ecommendation*

***CLEAR** ... bringing transparency to life*

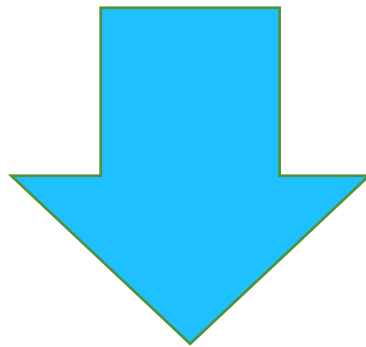
CLEAR Underwriting & Mortality Analysis (UMA)

“Once you have medical information from us,
what do you do to obtain the best carrier
offers and results?”



CLEAR Underwriting & Mortality Analysis (UMA)

Complete files reviewed by Windsor's in-house underwriting experts who complete a synopsis of the information and a summary of underwriting issues



Initial Process

File reviewed
by
underwriting

Synopsis
developed

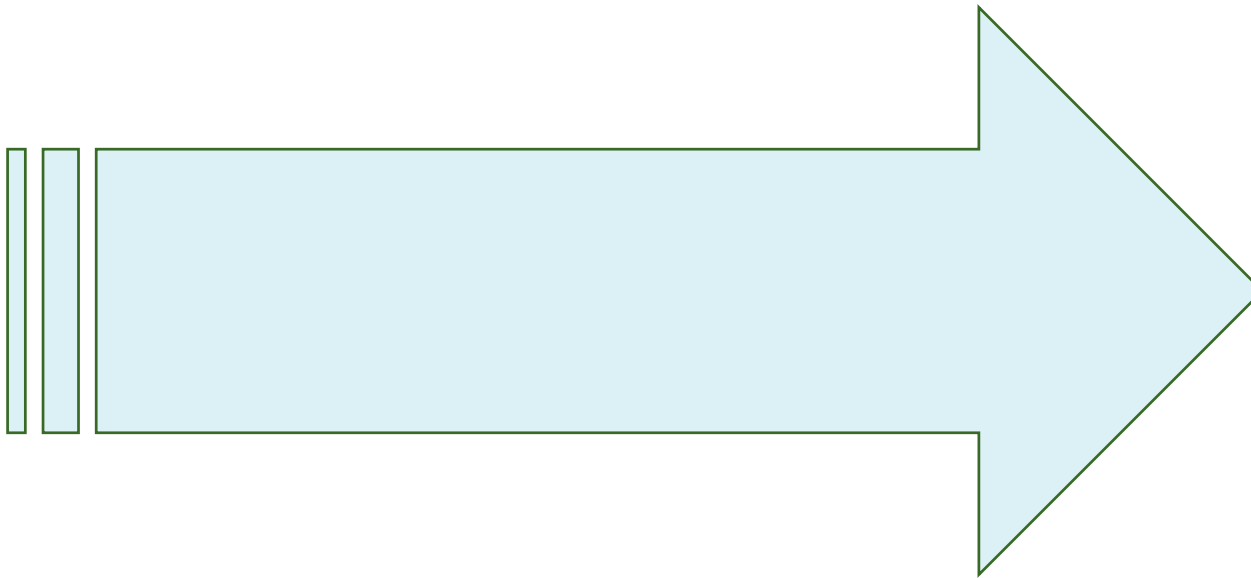
Summary of
underwriting
issues

Engage Medical (MD) Consultant?

Unusual or
complex
information

Confer with
MD

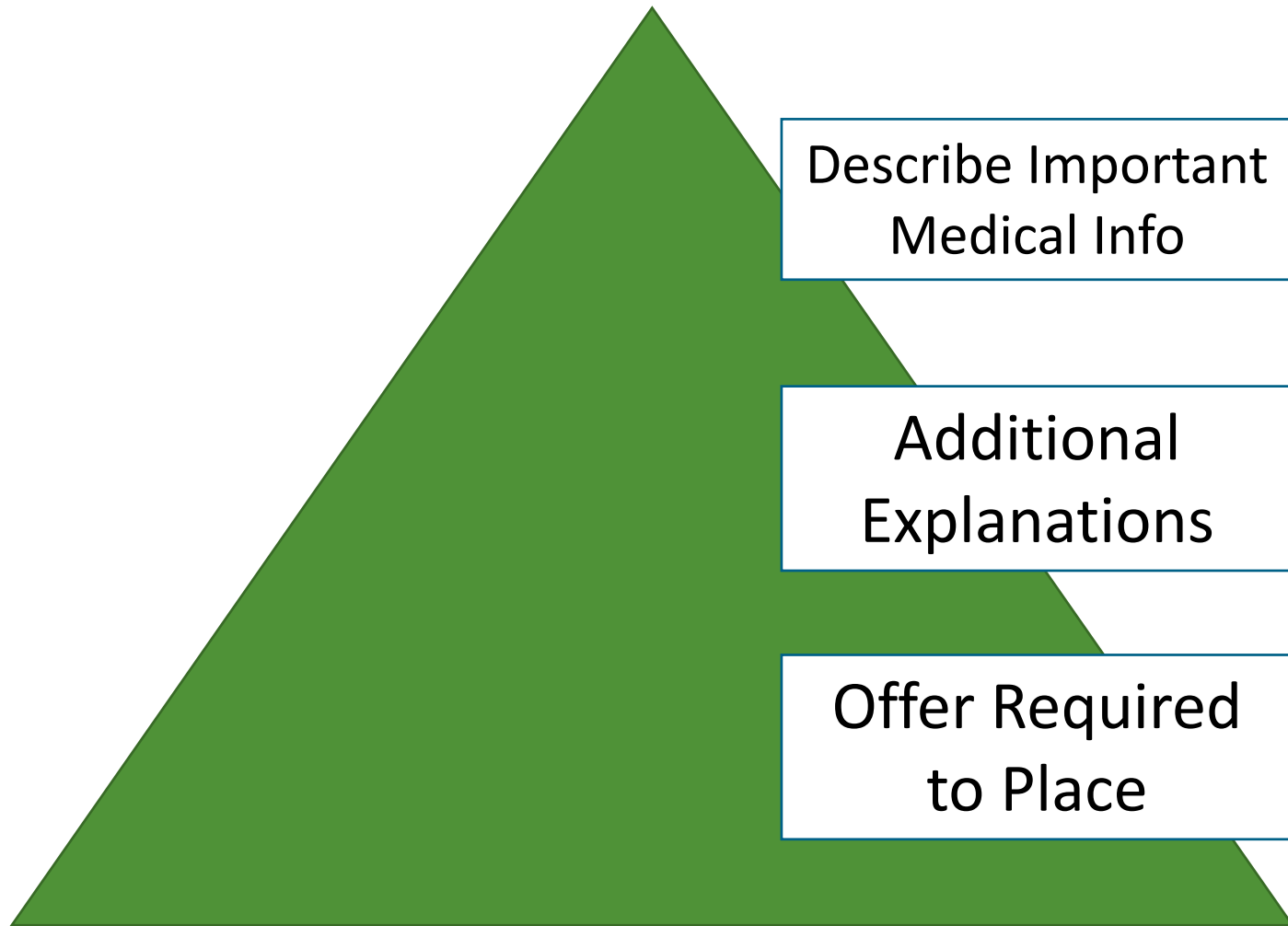
Develop Strategy
to obtain most
favorable offer



Conduct Strategy Discussion Amongst Key Players



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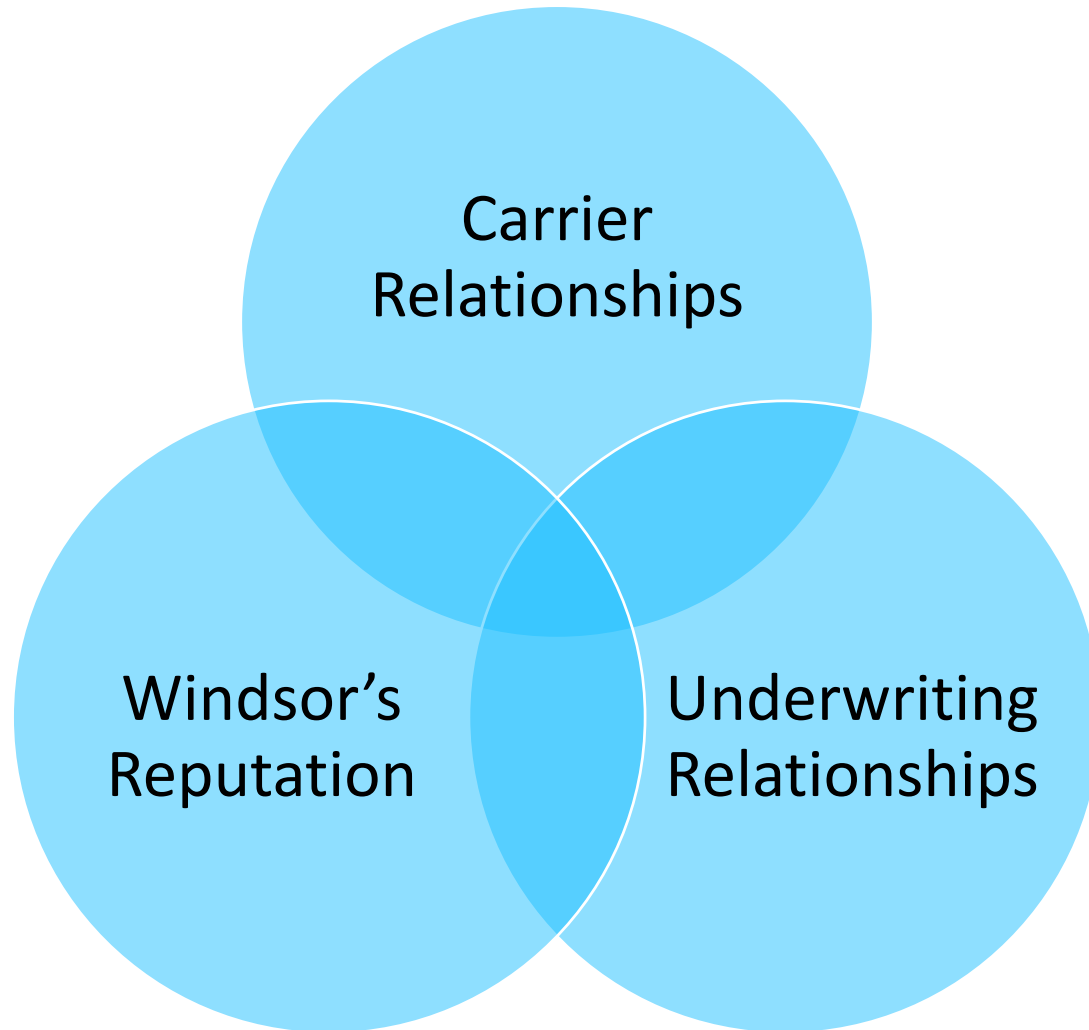
Informal

Medical
Issues

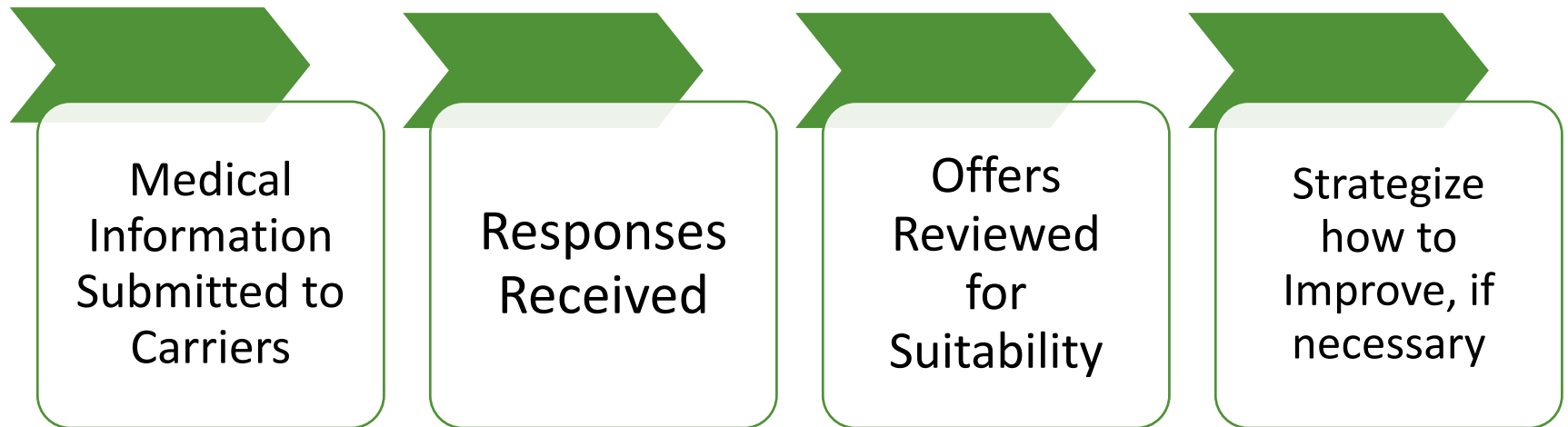
Non-
Medical
Issues

Offer
Required

Leverage Relationships



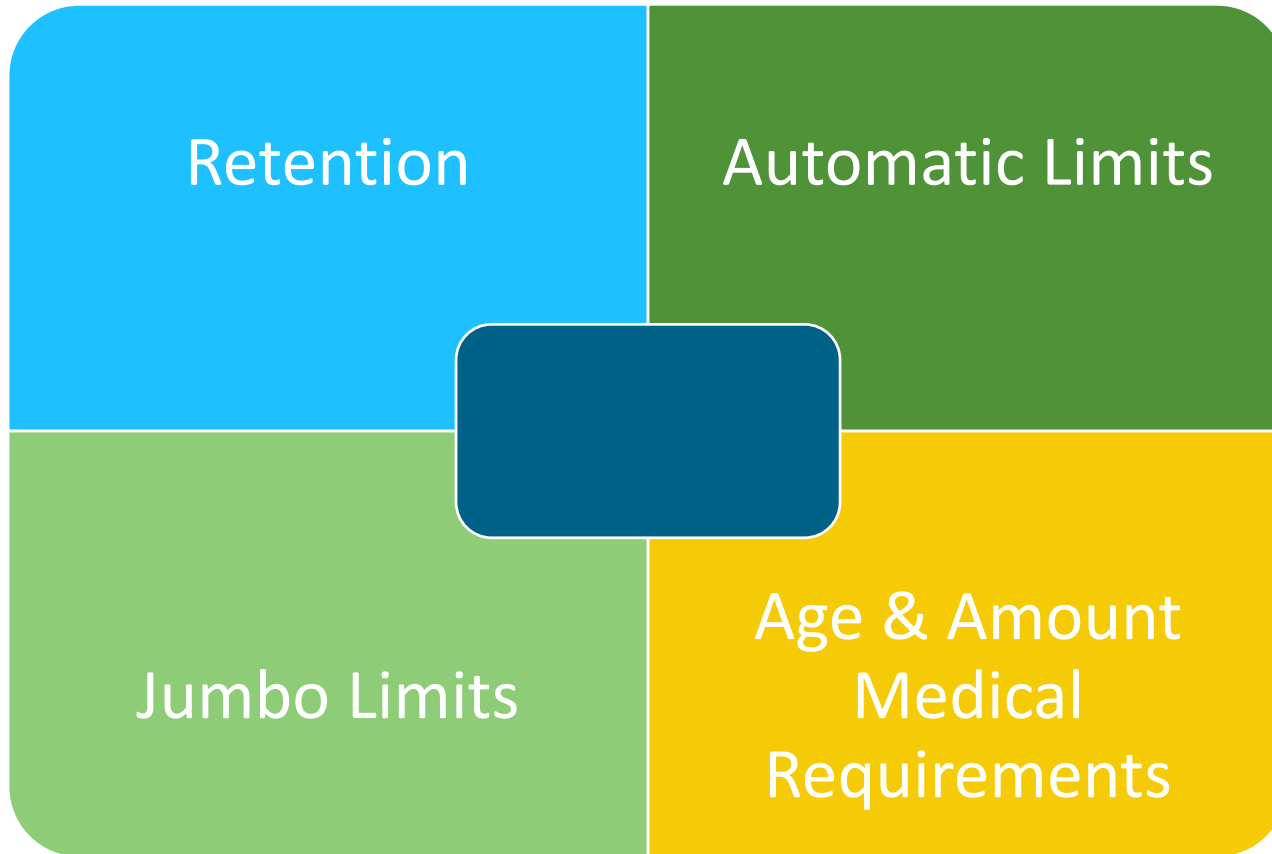
The Process Continued



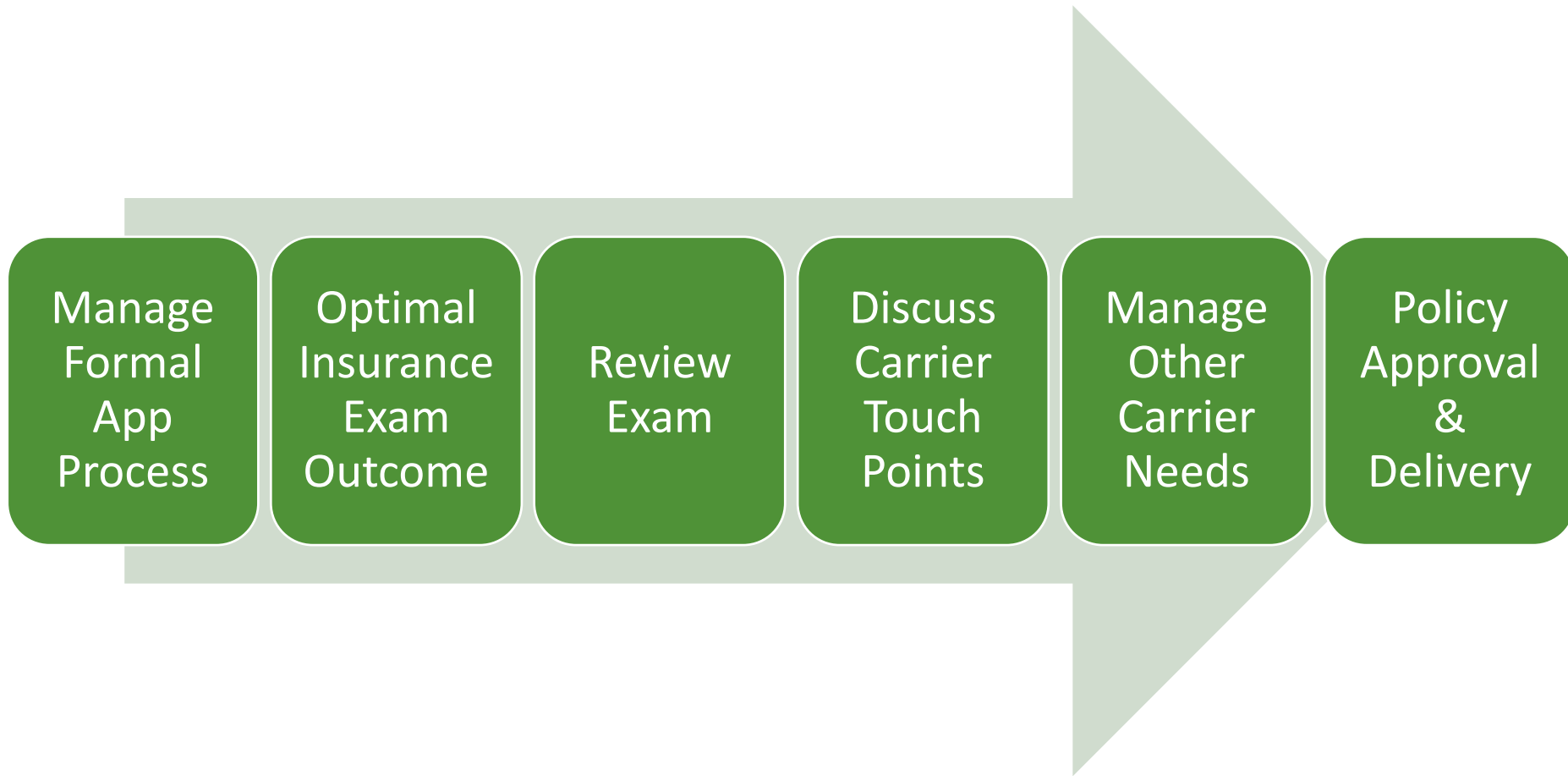
Analyze Key Metrics & Complete Carrier Evaluation



Carrier Evaluation – Part 2



Select Carrier(s) & Manage Application Process





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