



America's Premier Insurance Administrator

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Customer Service

More than just a pretty face



*Kendra Lynn
Customer Service Team Leader*

When it comes to customer service, some "put on a good face," but at UTG, good customer service is at the core of what we do because we care.

When you ask what makes UTG's Customer Service department memorable, the answer is "the people." At its core UTG values people. Both its customers and its employees. UTG's motto is "We Care About our Customers, About our Employees and About our Community." "It's that caring spirit that set's the UTG Service team apart," said Jimmy Rousey, UTG Executive Vice President.

One satisfied client put it this way:

"As executrix of my father's estate (and a lawyer), I was totally impressed and pleased with the service I received from Universal Guaranty. My father had a small policy with Universal, and both my mother (the beneficiary) and I were treated with compassion, respect and professionalism. I would highly recommend Universal to anyone needing insurance. The telephone contact and letters received from Universal were carefully and empathetically written and I found your company a pleasure to deal with in a trying time. Thank you!" - E. Silverman



According to Customer Service Team Leader Kendra Lynn, "We want to hear from all of our customers that UTG has met or exceeded their expectations. We want to make sure the customer experiences our caring spirit from the first contact with them. To ensure customer satisfaction, we have a person answer the phone. There is no automated attendant. And, we answer over 90% of incoming calls within the first three rings (or within 12 seconds), approaching 1,000 calls each week. Phone calls are monitored on a daily basis to make sure that calls are handed timely and thoroughly. When you place a customer service request, the person that answers the phone is the person that handles your transaction from **beginning to end**. That customer service representative will send you any necessary correspondence and follow-up with your request to make sure it is handled in a satisfactory manner. We process simple changes such as beneficiaries; ownership changes in one day. And, financial changes such as a loan on a policy or withdrawal from an annuity within an average of two business days."

UTG
& Affiliated Companies

5250 South Sixth Street
Springfield, IL 62703
(217) 241-6376
Fax: (217) 241-6578
www.utgins.com

Our Vision...

**To be the
Premier Insurance
Administrative
Service Provider
in the United States**

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Loretta Gasprain

Most Customer Service Representatives are licensed agents. "Because we have licensed agents on staff, we have the knowledge to handle your needs. If an insurance product isn't meeting your needs, the licensed agent can make suggestions and recommend a different product. Continuing education is important at UTG. They offer LOMA courses, study groups and reward employees for staying current on industry trends and education," said Lynn.



Jane Edwards

The Customer Service Team represents an average of 25 years of experience in the area of customer service. According to Kendra Lynn, Customer Service Team Leader, "its that experience that makes the difference." She has worked in nearly every department at UTG. That experience gives her a unique perspective on the impact that good customer service has on the whole company. When a customer has a question, the Customer Service Team does the research to make sure they go the extra mile to get the answers to offer a customer their best option.



Jason Kincaid

When you partner with UTG for Third Party Administration (TPA) Insurance Administration and Business Processing Outsourcing (BPO) services, we bring a team of administrative resources that define good customer service. At UTG, helping TPA and BPO clients maintain their unique identity is a top priority. By assigning specific customer service staff to handle your needs, your company can maintain its unique identity. Brian Coulter is one UTG Customer Service representative assigned to a specific block of business. According to Brian, "As far as customers are concerned, I am the client. So, it's very important for me to keep that in mind so that I represent our TPA clients well. The job I do is a direct reflection on our TAP clients, and I take that very seriously. Our goal is to be transparent to the customer and to provide support to the client's agents as well as customer support for basic policy needs."



Brian Coulter

Jane Edwards has over 23 years of experience in customer service and managerial administration work. "The biggest benefit I see at UTG is the spirit of team work and caring of people. We look at each client as a person and fulfill our motto, 'We Care.'" Jane said, "Communicating information in easy to understand terms makes the customer feel appreciated." Jane is also responsible for issuing new products. Her connection with the customers gives her a unique perspective on future client needs.



Tammy Roberts

"When you call UTG you get a human, not a machine." This is what makes UTG unique according to Tammy Roberts. Tammy said UTG cares about the staff, and they work as a team. And, the atmosphere is modeled by senior management. They really care, so it makes it easy for us to care. We try to treat our customers the way we would want to be treated. It is important for us to treat the customers request as high a priority as they do."

UTG Customer Service employees are cross-trained so they can handle questions on various products and services. So, there is always someone at UTG that can handle your request. With 30 plus conversions and over 650 years of combined experience with the UTG staff, someone is always able to handle your request.

Customer Service Goals

UTG strives to:

- Answer all telephone calls within three rings.
- Process financial transactions within two days.
- Process non-financial transactions the same day.
- Have all claims paid within 24 hours.
- To be transparent to the customer.
- Deliver more than what is expected.
- Never forget who the money belongs to.
- Recognize each customer as a person, not as a number
- Provide our customers with a complimentary copy of the grief book.
- Treat all of our customers as our advocates.
- Have a Customer Service Representative to take your call. You'll never be connected to an automated menu when you call us.
- Employ licensed agents in order to assist with customers' questions and advice about their policies.
- Provide quick access to frequently used forms via the Internet.

Just Contact Us!

For answers to your questions call: 1-800-323-0050.

You may also e-mail your questions to us at:

customer.service@utgins.com

A Customer Service Representative may be reached by phone Monday through Thursday, from 7 am until 5 pm (CST) and Fridays, from 7 am until 3:00 pm (CST.)

"Many insurers talk about excellence of service, but regrettably few deliver on it. I must tell you, every one of your employees with whom I had communication have been kind to me and with a sense of outreach...Your company has excelled in promptness and attitude!"

- R. Jones, April 2002



Our Motto:

We Care

About our Customers

UTG's standards for customer care:

- Answer all calls with a live person
- Empower and train employees to take care of the customer's needs
- Return all calls within 24 hours
- Pay all claims within 24 hours
- Provide supportive resources for individuals dealing with grief
- Conduct regular client surveys
- Recognize each customer as an individual, not a policy number

About our Employees

- Promote a healthy work/life balance
- Encourage and support growth opportunities
- Together we accomplish more
- Foster culture of support and caring

About our Community

- Beer Lahai Roi Women's Ministries
- Washington Street Mission
- Contact Ministries
- Christian Student Fellowship
- Living Alternatives
- Fellowship of Christian Athletes
- Baptist Children's Home and Family Services

Our Vision...

Four years ago, when the ownership of UTG stepped back and looked at our company, we realized the thing we did really well was insurance administration, while we were less adept in sales and marketing. It was then and there that the management and staff of UTG committed to being the Premier Insurance Administrative Service Provider in the United States.



Our vision in place, we began creating the infrastructure necessary to make that vision a reality. With two current TPA contracts and associations with two Fortune 500 companies, we are building on our success and look forward to serving others in the near future. Listed below are some of the standards that set us apart from other TPA providers:

- **Customer Service** - Many companies say they provide great service, but we'll put in writing that "UTG will take care of YOUR customers like we do OUR customers." Please read the testimonials we've received from our clients and you'll see how well we treat our customers. Our grief books show compassion to those suffering from the loss of a loved one. Live people answer our telephones rather than a machine and we never forget to whom the money belongs. These are just a few of the things that set UTG above other service providers.
- **Honesty and Integrity** - Our Company motto is "We Care," however it could just as easily be "Do Right." Our country is starving for companies that are doing things Right because it is the Right thing to do. Many are so focused on making money they are willing to sacrifice reputation for short-term profit. Because we plan on being in business for many years to come, we are not willing to sacrifice valued relationships for short-term gain.
- **Technology** - UTG and Fiserv Insurance Solutions formed an alliance in 2002 to offer TPA services using the ID³ Operating System. The alliance provides a stable, dependable and predictable alternative for life insurance companies seeking solutions for administering their business volumes more economically while enhancing customer service. The TPA offering is competitively priced for companies of all sizes and product mix.



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5250 South Sixth Street
P.O. Box 5147
Springfield, IL 62705-5147

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