



Benefits of Working with UnderwritingCrossing

| | Underwriting Crossing | Other Sites |
|--|-----------------------|-------------|
| A TRUSTED NAME AND A TRACK RECORD OF SUCCESS | | |
| Is this service the number one source relied upon by recruiting firms? | Yes | No |
| Does this service have thousands of online testimonials from underwriting professionals who used it to get their jobs? | Yes | No |
| ACCESS TO EXTENSIVE RESOURCES | | |
| Does this service list more than 2,500 new underwriting jobs? | Yes | No |
| Lists 100% of Fortune 500 jobs? | Yes | No |
| Does this service wait to be contacted by an employer? | No | Yes |
| Does this service offer live phone support? | Yes | Maybe |
| Does this service offer an exclusive, members-only subscription to weed out stray job surfers? | Yes | No |
| WE ACTIVELY SEEK UNDERWRITING JOB OPENINGS ON YOUR BEHALF | | |
| Does this service actively seek underwriting job openings on your behalf? | Yes | No |
| Does this service monitor every underwriting job opening in the world that it can find and tell you about them? | Yes | No |
| Does this service spend 99% of its efforts researching and updating underwriting job openings? | Yes | No |
| WE CARE ABOUT YOU | | |
| Does this service charge employers to list their job openings? | No | Yes |
| Is this service made just for you, not for employers? | Yes | No |
| Is this service a research company and not a sales company? | Yes | No |
| Does this service keep your information private? | Yes | No |

A TRUSTED NAME AND A TRACK RECORD OF SUCCESS

We are the number one source relied upon by several recruiting firms.

The fact that we are the number one source relied upon by recruiting firms speaks volumes about us and our services. We offer something that recruiting professionals know you can't get anywhere else. We collect underwriting jobs from thousands and thousands of different sources and make them accessible to our subscribers at the click of a mouse.

By collecting underwriting jobs for our members we make virtually every opportunity available to them. The greater the opportunities, the greater the chance of finding a job, and specifically of finding one that is a good fit. By becoming a member of UnderwritingCrossing you get the benefit of having a personal army researching underwriting job opportunities for you tirelessly.

Aside from access to more underwriting jobs than any other site, UnderwritingCrossing provides you with access to more non-competitive jobs. Because of the costs of posting jobs on other job boards many employers prefer to list their job openings on their own websites. We, unlike any other job board, search individual company websites and locate those jobs. The end result is a combination of more and more underwriting jobs that only UnderwritingCrossing members are seeing. This is especially important in today's job market, where, according to the fifth edition of *Job-Hunting Online*, more and more employers are looking to avoid "resume smog." Employers using other sites to advertise job openings are often inundated with hundreds and even thousands of resumes for a single opening. When competition is so stiff, job hunting becomes a terribly difficult task.

So why not take advice from the professionals? There is obviously a reason that UnderwritingCrossing is the number one resource for professionals seeking underwriting jobs.

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A TRUSTED NAME AND A TRACK RECORD OF SUCCESS

There are thousands of online testimonials from people who got their jobs through us.

Every day thousands of underwriting professionals come to UnderwritingCrossing in search of the perfect position, and every now and then one of them writes to us to let us know about their experiences using UnderwritingCrossing in their employment search. Scores of individuals living across the country go out of their way to applaud UnderwritingCrossing on its usability and helpfulness.

Prospective members, such as you, can refer to these testimonials as proof that UnderwritingCrossing does work. We provide access to more job listings than any other site because we invest thousands of hours into researching and updating openings. We aim to get you a underwriting job. However, the testimonials of our happy users also serve another purpose. Those who testify as to their successes and how they achieved them working with UnderwritingCrossing provide other job seekers with insight as to how to effectively utilize the tools available to UnderwritingCrossing members.

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ACCESS TO EXTENSIVE RESOURCES

We list more than 2,500 new underwriting jobs.

We are finding jobs at such a rapid and alarming pace that you would find it difficult to get through all the jobs we have listed, even if you dedicated yourself to this full-time. The benefits of being able to access so many jobs are that you have the ability to make decisions in your life about:

- where you want to work
- who you want to work for
- what you want to be doing

More jobs give you more choices. More choices give you more opportunities to succeed and have the life and career that you want. This is what happens when you use our site—we show you jobs from everywhere. Knowing everything that is going on in the underwriting industry and every opportunity that is out there is the best thing you can possibly do for your career and job search.

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We list 100% of Fortune 500 jobs.

At UnderwritingCrossing you have access to 100% of the underwriting jobs advertised by Fortune 500 companies. By contrast, if you are relying solely on the “Big 3” jobs boards—Monster, HotJobs, and Careerbuilder—your access is limited to less than 20-25% of the job openings at Fortune 500 companies.

Often times the most successful companies have in-house recruiters and consequently post their job openings on their own company websites. Not only does this make sense for them financially, but it also narrows the applicant pool to a manageable amount. Because the big job boards charge upwards of \$300 to advertise, many companies are opting not to list their openings there. Further, with upwards of 1,000 applicants per job listed on the Big Boards it allows hiring managers to avoid being inundated by “resume smog.”¹

That’s where job aggregators like UnderwritingCrossing step in. We do the research, find the jobs not listed on public job boards, and aggregate them in one convenient location. Limiting yourself to around 20% of the jobs openings at Fortune 500 companies really forecloses on a lot of otherwise available opportunities. To compound the problem, often times these opportunities are the best opportunities out there in terms of job status and pay rate.

In order to find the best job out there for you, you need to have access to the best jobs. While in theory you could do all the research yourself and locate jobs listed on individual company sites, it would require an incredible amount of man-hours. So incredible that it would be humanly impossible for one individual to do so on her own. To maintain current

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information on all the jobs out there, in other words, to maintain a database rivaling ours at UnderwritingCrossing, you would need millions of dollars and the strength of 40+ people, working 24-hours a day, seven days a week. I'm sure most people don't have those resources, and if you do, you probably don't need a job.

To put it briefly, we give you access. Without access, you cannot get results.

Reference:

1. http://www.job-hunt.org/findingjobs/findingjobs_employers.shtml

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We go out and find underwriting jobs.

What UnderwritingCrossing does is go out and find every single underwriting job that it can. We contact employers seeking all of their jobs and we do it in multiple ways. We contact employers directly. We scour websites for openings electronically and monitor their information constantly to see if jobs are coming up. We also monitor every single other job board we can find out there to make sure that we have all of the open jobs in one place. This is a huge advantage to job seekers and something that gives you access to jobs that people who do not use UnderwritingCrossing simply do not know about.

“Because employers are paying so much money to post jobs, they expect a ton of applications,” says A. Harrison Barnes, the CEO of EmploymentScape. “Accordingly, these job boards go out and do everything they can to drive users to these jobs. Their entire emphasis is on getting tons of people to apply to these jobs. The problem with this sort of business philosophy is that it actually makes it much harder for people applying for jobs to get jobs. Incredibly, when people are using the average job board they are using a site whose entire business model is based on keeping jobs out and making people apply to the few jobs that are there.”

When you come across a job board advertisement on the side of a bus, a bench, the television, the radio, or in newspapers, magazines, parades, and other places, you should look upon this particular job board with trepidation. The reason why you should is because they are trying to drive people to jobs. The fact of the matter is that if there are more people applying to the jobs you are interested in, it is going to be much harder for you to find the right job.

The final thing that is so alarming to us is the fact that there are so many job boards out there. Underwriting jobs from employers can be found in the following places:

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- Government websites
- Association websites
- Public interest websites
- University and school websites
- Small job boards
- Medium job boards
- Large job boards
- Magazines
- Newspapers
- Specialty publications

The list of places where underwriting jobs can be tracked down and found is nothing short of insane. This is what we do at UnderwritingCrossing. We track down every single underwriting job that we can find from every single source that we can find.

When you think about using a job board that charges employers and sits around waiting for jobs, you are really short-changing yourself. Why would you do this?

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We offer live phone support.

There are real people behind the UnderwritingCrossing sites. These people are working like crazy to research underwriting jobs for you. You can reach us on the phone any time between 9 a.m. and 5 p.m., Monday through Friday (excluding holidays), and we will be more than happy to speak with you about your job search. We want to help you and will do everything within our power to answer your questions.

- If you are having technical issues with our website, call us and we can transfer you to our technology experts.
- If you are interested in setting up a search (e.g., job alerts), call us for help.
- If you want to know if we have any additional information about a job, call us for help.
- If you are interested in discussing your job search, call us for help.
- If there is a place that lists underwriting jobs we do not know about, let us know.
- If there is anything whatsoever we can do for you, call us for help.

We are standing by ready to help you at all times and are eager to help you and speak with you. We exist for you and our greatest interest is being of service to you.

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ACCESS TO EXTENSIVE RESOURCES

We offer an exclusive, members-only subscription to weed out stray job searchers.

Given the fact that we require a paid subscription to view underwriting jobs on our site, we are able to limit the number of people viewing our jobs. By limiting the number of people looking at our jobs we are able to keep down the competition you may face. By keeping the number of applications down, we make it much easier for you to find a job. This is a big part of the philosophy behind UnderwritingCrossing.

Sometimes what seems to be the downside to a particular method in reality turns out to be the upside. While a subscription to UnderwritingCrossing does require a job seeker to pay a small amount of cash out-of-pocket, it is that same drawback that makes UnderwritingCrossing an effective and worthwhile investment. Here at UnderwritingCrossing we spend 99% of our resources and efforts researching and updating job openings. That kind of work is not cheap. Imagine investing thousands of hours a day in researching jobs yourself. Needless to say, that would be impossible. So we do it for you.

Your membership fees are going towards research. We take our membership fees and apply them to doing research on the market in order to find jobs. People who have never experienced UnderwritingCrossing often say “I do not believe in paying to find a job.” However, what these people fail to realize is that this is what they are ultimately saying:

- I want to compete with thousands of others for the same job.
- I want to only see a few jobs at a time and not every job on the market.
- I do not believe in research.
- My time is not valuable and I want to take my chances with public job boards.

Your time is valuable. The amount of work and money that goes into researching jobs for you on UnderwritingCrossing is staggering. We provide thousands of underwriting opportunities you will not see elsewhere.

And here's the key to the success of UnderwritingCrossing: we work for the job seekers, not the employers. We get the maximum number of underwriting job listings possible for our subscribers, including jobs not advertised elsewhere. We limit who can search for jobs on UnderwritingCrossing. At UnderwritingCrossing it is easier to find a job because, simply put, there is less competition for our listings than for those posted elsewhere. Not only do our researchers find jobs not posted anywhere else, but about 95% of job seekers are weeded out because they do not wish to pay the fee for membership.

So here the supposed downside of paying a membership fee becomes the upside. Not only do you see the jobs that no non-members are seeing, but you become a member of a limited class of people. At UnderwritingCrossing one of the primary hurdles to finding acceptable employment is overcome; competition is reduced to a far more manageable level.

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WE ACTIVELY SEEK UNDERWRITING JOB OPENINGS ON YOUR BEHALF

We actively seek out employment opportunities for our clients.

UnderwritingCrossing is a job aggregation service that goes out and consolidates every single underwriting job it can find from every single source it can.

The business model of the average employment site that we are aware of is like the classified section of a newspaper. It involves waiting for employers willing to pay large sums of money to post a job on the site. The only jobs you see are the jobs that employers pay to post.

This has the effect of limiting the number of jobs that are actually available. It would be like if Google only showed you results that people were paying \$500 to show. If this were the case, you would get very few results when you searched the Internet. This is exactly how the average employment site works. Even if employers do call on job boards to post jobs, they are unlikely to post all of them because it costs too much money. Instead, the employers will most often put the jobs on their websites.

Most job sites are actually much worse than what is described above. In addition to only showing you a limited number of jobs that employers are paying hundreds of dollars to post, the same job boards do everything they can to drive traffic to their sites.

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We monitor every underwriting job opening in the world that we can find.

UnderwritingCrossing offers the largest collection of active underwriting jobs in the world. We aggressively contact and investigate thousands of employers to learn about new positions.

Our users benefit from up-to-the-hour information on new jobs as it becomes available. We can even tell our members about jobs whether the employer wants information about the job publicly disseminated or not.

In order to provide access to so many listings, we review thousands of websites in search of underwriting jobs every day. We search virtually every other job source (printed and Internet-based) for jobs as well. We literally provide access to more jobs than any other source out there. If you find a place that lists jobs that we do not know about, let us know. After all, we want to know about every single underwriting job from every single location so we can tell you about it.

So while our competitors sit around and wait for people to show up and pay them to post a job on their site, we are out there researching and working hard for you.

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WE ACTIVELY SEEK UNDERWRITING JOB OPENINGS ON YOUR BEHALF

About 99% of our efforts are spent on researching and updating underwriting job openings.

The vast majority of our efforts are spent researching and updating underwriting jobs so that our subscribers have access to virtually every underwriting job opening out there and so that all openings are kept current. We are a research-driven organization whose primary aim is to locate as many job opportunities as possible for our members. We organize the products of our research and eliminate a good portion of the cumbersome process of finding a job. Not only do we locate jobs not listed anywhere else but we do so on such a massive scale that it would be impossible for any individual to even come close to duplicating our research efforts.

We work hard for you and provide our members with the advantage of having a personal army of researchers tirelessly locating new and exciting job opportunities.

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WE CARE ABOUT YOU

We do not charge employers to list their openings.

The average job board charges employers to list their openings. They may charge \$500 or more to list their openings. The amount of money being charged tends to keep employers from posting their jobs. The high cost of posting a job also virtually ensures that very few jobs will make it to the site.

UnderwritingCrossing is different. We do not charge employers anything whatsoever to post their jobs. In addition, we also go out and find employers' open jobs. We do everything within our power to track down these jobs and get them on our site.

We like how we operate. Our core mission is to find underwriting jobs and do so at all costs. We never, ever charge employers to post their openings on our site. Why would a job board want to make it more difficult for people to find jobs?

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UnderwritingCrossing is made just for you, not for employers.

Our site exists just for you and no one else. We do everything within our power to ensure that we are providing you with information that is relevant to you and only you. Your career is important and you should not be spending your time on a website that does not understand you and your needs.

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We are a research company and not a sales company.

We are a research company and not a classified ad sales company. There is a massive difference between a research company and a classified ad sales company.

As researchers we are not concerned with selling ads for employers. We only judge ourselves based on our research ability. You may call us "bookish," but it is good to have us working on your behalf. We go out and research every possible underwriting job that we can find. We do this in an "academic" sort of way. We use computers to do this research, we use people to do this research, and we comb through books, magazines, periodicals, and other lists looking for new sources of jobs for you. We love what we do.

Our company is run by employment research analysts who are very good at research. We have people who have worked for large organizations in a research capacity. This is something we are good at. Because we are so good at researching, our site not only has more jobs than our competitors but has jobs that most of your peers simply do not know about. We believe that the purpose of our research is to get you a job.

WE CARE ABOUT YOU

In our opinion, the entire business model in the employment industry is skewed. Our competitors are not researchers. Instead, competitive job boards exist as organizations that sell job postings to employers (e.g., charging \$500 to post a job on their site). This is not a research type of activity; it is more of a sales type of activity.

Working with a job board that is sales-oriented and not research-oriented is not something that does you a lot of good when you are looking for a job. You need to have access to all relevant underwriting jobs. That is why you are best off dealing with a research organization like UnderwritingCrossing.

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We keep your information private.

Unlike many of the job boards out there, we keep your information completely private. Your personal information, including your resume, is not even accessible to UnderwritingCrossing employees. We do **NOT** sell your contact information or any other information about you to any outside sources, period.

Our sole purpose is to serve you and your underwriting job search needs. Selling your information would do nothing to accomplish that goal, so therefore we do not do it. You are who we work for and you deserve your privacy.

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