

Underwriting Hot Topic: Offer Success!



To position our clients for underwriting success, we stay ahead of the curve. Before an insurance company reviews the medical profile of one of our clients, we do it first. For each client, our team prepares a confidential health assessment, which we provide to the insurance carriers directly. This way, we are positioning our clients to receive the best offers possible. We also cast a wide net for our clients, obtaining at times dozens of underwriting offers.

We approach underwriting in this way because although each insurance company receives the same set of medical records, exam results and lifestyle information, each company may interpret the data differently. These varying interpretations translate into different offers, and thus a wide range of pricing options.

By positively positioning the health profile of our client showcased below, and approaching numerous insurance carriers, we were able to negotiate a standard offer in a sea of declines.

CLIENT PROFILE

Female – Age 81

- Various Health Issues – Including Heart Problems
- Numerous Medications
- Insurance Exam - Poor Senior Supplement Performance; Negative Lab Work Test Results

Tentative Underwriting Offers			
<i>Prepared for: Female, Age 81</i>			
Insurance Carrier	Tentative Offer	Insurance Carrier	Tentative Offer
Carrier A	Standard	Carrier J	Decline
Carrier B	Table B	Carrier K	Decline
Carrier C	Table B	Carrier L	Decline
Carrier D	Decline	Carrier M	Decline
Carrier E	Decline	Carrier N	Decline
Carrier F	Decline	Carrier O	Decline
Carrier G	Decline	Carrier P	Decline
Carrier H	Decline	Carrier Q	Decline
Carrier I	Decline	Carrier R	Decline

Tentative underwriting offers are based on \$8 million of permanent coverage.
Offers shown are tentative and may change. All tentative offers are subject to any and all outstanding medical requirements and all additional carrier outstanding application requirements, which may not be shown above.

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