



UNDERWRITING ADVOCACY



ValMark Securities has developed a pro-active system that uses professional advocacy to remove the control from an automatic system of standard guidelines and procedures – and places it in your hands. Using our knowledge of how carrier underwriters, medical directors, and actuaries make decisions, we proactively position your life insurance application in its most favorable light. By using a proactive system to obtain the best possible results, you are free to choose the most favorable underwriting offers from the most appropriate life insurance companies. Underwriting Advocacy generally involves the following process:

PHASE 1

GATHERING AND CLARIFYING MEDICAL INFORMATION

Before submitting an application, we collect all of the evidence required to render an underwriting decision so that we can ensure your information is accurate. Any gaps can be clarified with your physicians before any evidence is submitted to the insurers. Also, contextual information can be added to help insurance company underwriters understand the big picture – why you are seeking insurance coverage, what you are doing to address any health issues, etc.

PHASE 2

THE VALMARK PRIVATE UNDERWRITING RATING EVALUATION

Most surprises in an underwriting evaluation come from the medical exam and lab work in connection with the life insurance application. Our confidential, private evaluation allows ValMark’s underwriters to review your exam and laboratory results prior to them being submitted to a carrier. These results, combined with a HIPAA compliant confidential review of your medical records, allows ValMark’s underwriters to assess your life insurance risk, address any abnormalities which may be present in the exam or lab results, and determine which carriers will have the most favorable evaluation of the application.

By proactively providing the home office underwriter with a clarified and coordinated presentation of your medical information, we remove as many surprises as possible and positively affect the evaluation of your risk.





THE UNDERWRITING ADVOCACY PROCESS

A PROACTIVE APPROACH THAT:

CLARIFIES FACTS ■ REMOVES UNCERTAINTY AND SURPRISES ■ INCREASES POTENTIAL FOR A FAVORABLE UNDERWRITING

PHASE 3

INSURANCE COMPANY SELECTION

In the next phase, we submit your case to multiple insurance carriers using a carefully structured methodology. This is where Underwriting Advocacy can be especially impactful in addressing the complexities of coordinating large amounts of coverage with multiple carriers.

Each carrier has a limited amount of risk they are willing to accept on a particular life. One large case submitted inappropriately to too many carriers at once, can flood the market. This can essentially block you from gaining access to higher amounts of coverage.

To avoid this possibility, it is imperative to work with a team of Underwriting Advocates who have an in-depth understanding of carrier niches as well as the expertise and experience to strategically coordinate the placement of large amounts of coverage with multiple carriers.

PHASE 4

SUBMISSION ADVOCACY

MEDICAL EXAMS:

Although several companies may be selected at the beginning of the underwriting process, Underwriting Advocacy enables you to use one medical exam for all companies. With your authorization, the medical information can be shared with all companies in a format designed to present your case in its most favorable light by your Underwriting Advocacy Team.

UNDERWRITING INTERVIEWS:

Your Underwriting Advocacy Team is also available to conduct phone conferences, as needed, between your physicians and insurance company underwriters and medical directors so that the proper information and positioning is provided to obtain the most favorable offers possible.

PHASE 5

SELECTION OF OFFERS

After underwriting offers have been received, your Underwriting Advocacy Team will consult with you and your advisors to select the best products and offers from the most appropriate insurance company or companies.

