

Underwriting Advocacy

Helping You Get the Best Available Pricing for Life Insurance



Life insurance underwriting involves an examination of your health, occupation, avocation, and financial profile by an insurance company to assign a risk class for your policy. This risk class directly impacts the required premium for your coverage. A more favorable class will result in a lower required premium for the coverage as shown in the graph to the right. In the chart, a Standard risk requires a much higher premium than a risk qualifying for Best Class. Carriers measure risk differently, and the offers may vary widely across carriers. So, it's best to direct you to a carrier that will be a good fit for your specific situation.



Advocacy is Critical

What is advocacy? It's working on your behalf throughout the underwriting process to:

- Negotiate with carriers to get you the best offers.
- Navigate requirements to avoid unneeded tests or gathering of unnecessary medical records.
- Match you to the correct underwriting pathway for your needs and risk profile.

You're Unique. Your Underwriting Should Be Too.

Depending upon your coverage needs and preliminary health information, carriers may have faster streamlined underwriting processes available. Alternatively, it may be more advantageous to use a more involved approach to explore offers before committing to one or more carriers. We'll help determine which is right for you!

Underwriting Classes

Class	Estimated Price Impact*
Best Class	-15 to -25%
Preferred	-8 to -15%
Standard Plus	-3 to -7%
Standard	0%
Preferred Tobacco	+25%
Standard Tobacco	+50%
Substandard Table A	+125%
Substandard Table B	+150%
Substandard Table C	+175%
Substandard Table D	+200%
Substandard Table E	+225%
Substandard Table F	+250%
Substandard Table G	+275%
Substandard Table H	+300%

*vs. Standard class

Getting Started is Easy!

To jump start us getting your best offers, simply complete our one page Prequalification Questions. This will help our team of experienced and knowledgeable underwriters determine the best approach for you.