FAQ's About Concierge Underwriting

The Challenge and The Answer

To deliver favorable underwriting results when assisting affluent clients with impactful clinical conditions. The key to successful underwriting assessments in this environment mandates meticulous preparation and perseverance. We employ a unique underwriting strategy that demands more time and piercing intellectual inquiry. It takes the client out of the "box" for individual attention at the highest levels.

Why a Specific Process?

The primary goal of our underwriting process is to "always do the good and right thing for the client" and to recognize that "the client always comes first". It is designed to deliver underwriting pricing based upon the individual merits of a client's unique clinical profile versus a risk assessment based upon the law of large numbers.

How We Do This

Our professionals work directly with a client's corps of health care providers to amplify specific idiosyncrasies of a clinical impairment in order to favorably separate that risk from an otherwise statistical/actuarial grouping. We prompt the providers to become active participants in the underwriting process on behalf of their patient rather than mere providers of objective medical record data.

The Advantage

The focus is not to change the way Home Office Underwriters and Medical Directors assess Risk. Instead the aim is to recognize when a particular case exhibits qualities which are inherently different from a more standardized version of the same risk.

The Client's Privacy

Our professionals must be exceptional at listening, researching, questioning and engaging on multiple levels of a client's clinical care. As such, we are privileged to have the trust and respect of many who have brought us to the table to speak with their clients about the most personal and intimate details of their lives…their health and their mortality. We maintain client privacy and confidentiality throughout the process.

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