



Your Ash Brokerage underwriting and case management teams are partners in client advocacy. Each of us has unique roles and talents. But, we're here for the same reason: We're in the business of caring.

Every day, we show up and get to work, fighting for your clients. When advisors need strategic problem solvers who go beyond what's expected, time after time, we're their first call.

Highly trained and experienced in both medical and non-medical underwriting challenges, our team has a diverse insurance industry background, from brokerage to home office. With an on-staff medical director, a registered nurse and strong relationships with the underwriting teams at insurance carriers, we compete to win.

CARE IN ACTION

Underwriting is a deeper process than simply reading medical records. That's why we don't just process cases; we think and act strategically.

- Knowing Your Client**

We seek out the positive factors unique to your client, along with identifying missing or unclear key pieces of medical evidence, to create the best presentation of their individual history.
- Discovering Opportunities**

By knowing your planning objectives for each case, our team digs beyond impairments to create a story that positions your clients for the best outcome. In every case, we see opportunities, not obstacles.
- Understanding the Market**

We turn potential disruptions into competitive advantages based on multiple market factors: your client's history, the sales opportunity, product availability and our carrier capabilities.
- Delivering Solutions**

We put people first, whether it's a high-net-worth client who needs financial justification, or a term client who needs their case repositioned. You'll be surrounded with a team committed to the mission of insuring each client you bring our way. We equip you and your clients for success.

UNDERWRITING

CARE: Client Advocacy + Risk Evaluation
ASH ANSWERS WITH UNDERWRITING



Knowing Your Client



Discovering Opportunities



Understanding the Market



Delivering Solutions