

If the producer knows ahead of time what the medical underwriting issues are likely to be, and which issues might be reconciled before the case is submitted to the carrier, the case will go through underwriting **quicker** and will more likely be **successfully placed**. Why? Because the case is less likely to get hung up in underwriting because the carrier's underwriter will not need an additional APS (necessary APSs would have been already provided) or underwriting will not require an explanation to a medical issue (it, too, would have been provided on the front end). A factually correct, thorough and credible medical underwriting summary enables the underwriter to better utilize time (much of the work is done for him/her), it provides information that fills in gaps in the APS, and it collates office notes and test results in a fashion that clearly shows the relevant details of the important impairments of the case. In short, it provides the underwriter with a tool to better "connect the dots" in less time. There will be less misunderstanding due to incomplete data or misleading existing data. SMC tries to prevent problems on the front end rather than trying to reverse a decision on the backend. The producer can now submit the case to the carrier being knowledgeable of the medical underwriting issues, and he/she has a realistic expectation of underwriting outcome. There are very few producers who are able to "package" a case in this manner. This, while not any form of a guarantee of a placement, will enhance the chances for a more favorable medical underwriting decision.

How it works: SMC creates two documents for the producer, a **WORKSHEET SUMMARY** and a **MEDICAL UNDERWRITING SUMMARY**. The "WORKSHEET SUMMARY" serves both to inform and to develop a medical underwriting action plan for the case; it serves as a "road map" for the producer. All medical data is compiled and outlined in a very organized fashion that is user friendly for the underwriter. The Worksheet Summary includes SMC's estimated rating, a list of issues that may have underwriting significance with possible solutions for each and a case synopsis. In the synopsis, the case is brought together for the underwriters; it helps them to "connect the dots". Additionally, key points to address in a cover letter are also outlined in the Worksheet Summary. After the producer reviews the Worksheet Summary, he/she may collect additional underwriting data to "fill in the holes" of the case. Any new information can be sent to SMC for review and case summary updating. At this point, he/she can request SMC to create a **MEDICAL UNDERWRITING SUMMARY**. This "final version" contains the original medical underwriting data, any new data and an updated case synopsis. Omitted from this document are sections that discuss possible ratings, strategy, and internal communications between SMC and the producer. If the producer chooses to use the **MEDICAL UNDERWRITING SUMMARY** he/she can submit it to the carrier(s).

The **WORKSHEET SUMMARY** is for the benefit of the producer. However, if the producer decides to share it with the underwriting staff in its final form, the **MEDICAL UNDERWRITING SUMMARY** will also benefit the underwriter as much of the tedious work has been done. The carrier benefits by being in a better positioned to place more **profitable** business, in **less time**.