



Underwriting Services Overview

Empowering Advisors with Expertise, Resources, and Concierge-Level Support

Partner with Simplicity to deliver smarter, faster, and stronger underwriting outcomes.

Simplicity's underwriting services are designed to elevate the advisor experience, enhance case outcomes, and streamline the path from submission to approval. We offer a comprehensive, tiered approach to underwriting support that integrates deep expertise, tailored tools, and personalized guidance.

Strategic Expertise

Simplicity's foundation is built on in-house underwriting subject matter experts who provide strategic insight across every facet of the organization. This internal expertise informs:

- Operational decision-making
- Sales enablement strategies
- Service process design
- Technology development

By embedding underwriting knowledge into business functions, Simplicity ensures alignment with carrier expectations, faster issue resolution, and smarter resource allocation.

Advisor-Centric Tools & Resources

To empower agents, Simplicity has developed a suite of field underwriting tools and resources that simplify case prep and strengthen submissions. These include:

- Carrier underwriting guides & risk class summaries
- Pre-screening questionnaires, Quick Quotes and impairment checklists
- Interactive digital tools for quoting and risk assessment

This level of support gives advisors confidence in their recommendations and improves placement ratios through better-informed submissions.

Concierge-Level Case Consultation

For high-opportunity or complex cases, qualified advisors gain access to personalized, concierge-style underwriting support. This includes:

- Pre-application consultation and discussion
- Direct engagement with senior underwriters
- Customized carrier negotiation strategies
- Impairment-specific case design support

Simplicity advocates alongside advisors to ensure every case is positioned optimally—turning challenges into approvals and opportunities into placements.