

# Underwriting Excellence

from HIGHLAND CAPITAL BROKERAGE

## Meet the team

Highland's Underwriting team has the knowledge, expertise, and platform to drive cases from initial submission to completion. We leverage our unsurpassed knowledge of medical and financial underwriting, broad product acumen, and distinguished advanced planning expertise to negotiate and secure the most competitive pricing in the market.



**Michelle Konsky**  
VP, Chief Underwriter  
[Read bio](#)



**Lori-Anne Walker**  
VP, Chief Underwriter  
[Read bio](#)



**Dorothy Penney**  
Sr. Underwriting Consultant  
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**Lisa McLeod, AALU**  
Underwriting Consultant  
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## Our mission

- Integrate a superior underwriting presence during the pre-sales, sales, new business, and post-sales processes.
- Execute through mentoring, underwriting advocacy, and accessible resources.
- Demonstrate our underwriting excellence to our carrier partners through an efficient, consistent, and intelligent management of underwriting challenges to obtain the most fair and favorable outcome for our clients.

## Our services



**Personalized underwriting:** Focused on the individual, not the average, personalized underwriting uncovers opportunities standard underwriting misses to secure the best client outcomes.



**Client advocacy:** Our top-tier underwriting team takes a consultative approach to represent your client's interests and simplify the underwriting process.



**Superior carrier negotiation:** We work diligently to unlock the best terms for your clients by negotiating the most favorable premiums, terms, and coverage.



**High-net-worth expertise:** Specialized in high-net-worth clients, our team excels at handling the unique challenges of jumbo cases and meeting complex needs.



**Comprehensive case management:** We provide pre- and post-sale services like evaluations, quick quotes, carrier selection assistance, and medical record guidance.

## Extra benefits

1

Provide pre-sale underwriting opinions.

2

Summarize complex medical history for submission to carriers.

3

Access to medical professional for referrals and research.

4

Speak directly with medical directors and physicians.

5

Offer a special taskforce for APS ordering.

6

Work directly with reinsurance.

**Contact your Highland rep or call 855.HCB.4YOU for more information.**

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