LETTER TO THE EDITOR

What Do We Want to Know—A Fundamental Underwriting Question


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To the Editor:

We would like to take issue with your description of today's underwriter described in your recent editorial in the JIM. We consider ourselves fortunate to be able to work with a highly trained, motivated group of underwriters. The underwriting community has worked diligently over many years to improve education, underwriting standards, and relations with the insurance medical community. The role underwriters play in risk assessment is vital to the success of our industry. One of our most important jobs as medical directors is to assist our underwriting colleagues in gaining better insight into the diseases and conditions they underwrite. Additionally, underwriting is more than simply knowing about various medical issues. To fully underwrite an insurance application requires knowledge about a host of issues. Your insinuations do nothing to better the relationship many of us have spent a career developing.

Instead of taking potshots at our friends and trusted colleagues, we should be looking for ways to build bridges with the underwriting community. We feel fortunate to be able to call our underwriting friends here at AUL, as well as those at the other companies across America we have been privileged to work with, trusted colleagues. When we work together and bring our varied talents to the table, our companies are the ones who benefit.

William B Camm, MD; Nina Smith, MD; Kristi Petersen, MD.