

The Decision–Authority Matrix

Clearing the Anxiety of Ambiguity in Financial Decisions

Created by SafeSimpleSound Financial Planning

Financial Excellence • Educational Generosity

Your S3 Authority Guide

Safe • Simple • Sound
Foundation-First Financial Wisdom

What You'll Discover:

- **Safe:** Prevent unauthorized actions by defining exactly what your agent can do.
 - **Simple:** A clear matrix distinguishing “Written” power from “Assumed” power.
 - **Sound:** Applied legal wisdom to streamline decision-making.
 - **Constitutional Advantage:** Replaces “trusting your gut” with trusting a verified system.
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The S3 Authority Method

1. Express Authority Log (The Black & White)

Why This Matters: This is the “Keys to the Car.” These are powers explicitly granted in your contract.

Authority Type	Standard S3 Definition	Your Agent's Status
Power to Bind	Ability to make coverage effective immediately.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Premium Collection	Authorized to accept funds on behalf of the insurer.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Contract Delivery	Authorized to deliver the policy to you.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Insight: If it's not written here, assume they don't have the power to do it.

2. Implied Authority Check (The Grey Made Clear)

Why This Matters: These are incidental powers needed to get the job done. S3 thinking demands we acknowledge them to avoid friction.

- ☐ Scheduling Medical Exams: Implied power to facilitate underwriting.
- ☐ Collecting Initial Data: Implied power to gather necessary application info.
- ☐ Delivering Disclosures: Implied power to ensure compliance.

Both/And Insight: We need Implied Authority for efficiency, but we check it against Express Authority for safety.

3. Apparent Authority Warning System (The Danger Zone)

Why This Matters: This is where "looking the part" can deceive. Just because they have business cards and logos doesn't mean they have power.

STOP & VERIFY if your agent:

- Claims they can "waive" a policy requirement (e.g., "Don't worry about that health question").
- Promises coverage regarding a risk specifically excluded in the policy.
- Accepts a premium type the company explicitly rejects.

S3 Constitutional Wisdom: Apparent authority creates liability. Express authority creates security. Always rely on the written contract over the verbal promise.