

# The Underwriter's Lens Scorecard

---

## Do You Look Like a “Good Risk” or a “Bad Bet”?

---

Created by SafeSimpleSound Financial Planning

*Financial Excellence • Educational Generosity*

---

### Your S3 Insurability Self-Assessment

*Safe • Simple • Sound > Foundation-First Financial Wisdom*

What You'll Discover:

- Simple Assessment: See your life through the eyes of an insurance underwriter.
  - Safe Foundation: Identify “Red Flags” that could cause cancellation or denial.
  - Sound Strategy: How to combat “Adverse Selection” by improving your profile.
  - Constitutional Advantage: Take control of your reputation in the insurance marketplace.
- 

## The Scorecard

---

*Rate yourself honestly: 1 (Risk Warning) to 5 (S3 Ideal).*

### Part 1: Physical Hazards (The Asset)

1. Maintenance Quality: Do you fix roofs/pipes immediately (5) or wait for leaks (1)? [ ]

2. **Safety Systems:** Do you have monitored alarms/suppression (5) or nothing (1)? ☐ ☐
3. **Usage:** Is the asset used standardly (5) or for unusual/hazardous hobbies (1)? ☐ ☐

## Part 2: Moral/Morale Hazards (The Human Element)

1. **Claims History:** Zero claims in 5 years (5) or frequent small claims (1)? ☐ ☐
2. **Credit/Stability:** High financial stability (5) or chaotic cash flow (1)? ☐ ☐
3. **Attitude:** “Accidents happen, I’m careful” (5) or “That’s what insurance is for, I don’t care” (1)? ☐ ☐

## Part 3: Transparency (The Relationship)

1. **Disclosure:** Do you tell the full truth upfront (5) or hide details (1)? ☐ ☐
2. **Consistency:** Do you stay with carriers (5) or hop annually for \$10 savings (1)? ☐ ☐

---

## Your “Insurability” Score

---

- 35-40: Preferred Risk. You command the best rates and terms.
- 25-34: Standard Risk. You pay market rates. Room for improvement.
- Below 25: High Risk (Adverse Selection). You are signaling danger. You risk denial or high premiums.

---

## Combatting “Adverse Selection”

---

*Insurers are terrified of “Adverse Selection”—the tendency of people with high risk to seek the most insurance.*

How to Signal You Are a Safe Risk:

1. **Retain Small Risks:** High deductibles prove you aren’t trigger-happy with claims.
2. **Document Prevention:** Show proof of updated wiring, roofing, and security.
3. **Bundle:** entrusting one carrier with home/auto signals stability.

# Insights Summary

---

*Key S3 Differentiator: We help clients “Architect their Profile.” We don’t just shop the market; we make you attractive to the market.*

## Your Next Steps

**Immediate Action:** Identify your lowest score above. What **one specific action** can improve it this month?

**Foundation Building:** If you have a “claims frequency” issue, stop filing small claims immediately.

**Professional Support:** Send us your Scorecard results for a confidential **Risk Profile Consultation**.

---

© SafeSimpleSound Financial Planning • Excellence Through Foundation-First Wisdom