



FAQs Frequently Asked Questions

Q. Are there any upfront costs associated with a life and disability insurance review?

A. No, there are no upfront costs or hidden fees associated with our review. We are paid directly by insurance companies only for placing and/or servicing insurance plans.

Q. How are you able to negotiate better rates and terms than our existing broker?

A. We have over 25 years of experience negotiating specialized insurance arrangements for mid-large law firms and with the added leverage of the ABA community, you can be part of larger negotiating block of business.

Q. Why are you limiting your services to non-medical supplemental benefits?

A. By focusing our efforts on delivering value added solutions on a couple of specialized lines of coverage, we are able to deliver best in class administrative service to the ABA community.

Q. Should existing supplemental benefit arrangements be reviewed?

A. Yes, the market for these lines has become more competitive in recent years allowing us to obtain higher guarantee issue offers which will help meet the needs of Partners who have had increases in compensation. All current agreements and discounts are evaluated relative to the current market and our specialized offers.

Q. I'm in the middle of a rate guarantee, does it make sense to wait to review?

A. No. Initiating a review of your current disability and life insurance does not necessitate changing carriers. If shortfalls or gaps are identified in your contracts, they can sometimes be rectified through amendments in the existing policy or a supplemental program. If it does make sense to move a carrier, anniversary dates can be aligned with your current programs.

Q. What do I need to do to start this process?

A. Start by scheduling an introductory call with our team who will answer your questions and ask some of their own to learn how to best help your firm achieve its objectives.

Email us at ABAinsurance@usiaffinity.com

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