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## Gateway Financial Group, Inc.

### Our Team

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**Jill A. McArdle**  
**Director of Underwriting**

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#### ***“Do it with passion or not at all” – Dawn Abraham***

Jill joined Gateway in 1998, after serving in an underwriting and client-service capacity at a major life insurance carrier for almost 20 years. With underwriting offers having such a dramatic impact on the cost of insurance, Jill’s primary responsibility is to negotiate with each carrier, so they concede their best and most competitive underwriting offer. While Jill coordinates all aspects of the life insurance acquisition and implementation process, from the initial client interview to policy placement, she:

- Interviews the client and obtains authorization to procure their medical records, she reviews the medical records, checking for consistency and accuracy. When discrepancies are found, assists with reconciliation.
- Understands that a client’s health records, and health-related discussions are delicate in nature and confidentiality is of utmost importance. For this reason, data in transit (emails) and data at rest are encrypted with Transaction Layer Security (TLS) and password protected. Access is on a strict “need to know” basis.
- Schedules and coaches the client through the medical exam process, providing the client with “exam tips” to help clients achieve the most favorable results.
- Submits the client’s underwriting requirements on an “informal” basis first to avoid the potential for a detrimental record with the Medical Information Bureau (MIB) client record.
- When a client has a challenging health condition or impairment, she will consult with their doctors if necessary to position the circumstances with carriers to increase their comfort level with the risk.
- Develops and implements a calculated methodology for approaching the insurance marketplace when large cases approach industry-capacity thresholds. This practice maximizes capacity at the least possible cost, while avoiding “reinsurance gridlock”.
- Coordinates the completion and submission of all insurance-application related paperwork to the insurance carrier.

A Pittsburgh native, Jill resides in Collier Twp. with Bill, her husband of 47 years. Jill enjoys spending time with her family. Fun Fact: Jill loves to cook and entertain for family and friends and is a grandma to 4 ½ year old, Dominic and 18-month-old, Marco!

#### **Education:**

- Business Accounting, Robert Morris University