

# Direct Access to Staff Medical Director

Have a hard to place case? MRW offers you the ability to send your case to our staff medical director to review your hard to place cases. Our underwriter will also work with the carriers to help get the case placed!

## Don Garrow

Medical Director  
MRW Underwriting Consultant

Don Garrow has more than 30 years of experience in life underwriting and has come on board with MRW to assist with placing impaired risk cases. His extensive experience in the industry allows him to provide summaries of medical records and underwriting insight to get each case placed with the right carrier the first time.

He began his career with Aetna in Hartford in 1961 and spent 27 years there. In his last two years he ran their West Coast office in Woodland Hills, CA.

He then spent one year at Executive Life and just as they went into receivership, he was recruited to Life Partners Group in Denver where he spent four years.

Don then moved to American General in 1995 as Director of Underwriting. He worked primarily on cases for the early/elderly (ages 70-74) that were usually survivorship cases with premiums from \$3 million to \$10 million. When American General created a Concierge Center, Don's cases shifted to more of the older/elderly (ages 75-79) with premiums in the \$10 million and up range.

Don then moved to Transamerica Life in October of 2006 as a favor to a former boss, but fully retired after a year in November of 2007.

Don now devotes his time to consulting only. He has become a great resource to MRW as well as to our agents.

\*On more difficult cases, Don will help summarize medical records, assess the risk and work directly with each carrier to secure the most competitive offer.

## What are the Benefits:

Our staff medical director provides you with a wealth of knowledge and experience when it comes to hard to place cases. Don will work directly with the underwriter assigned to your case to lead to a more favorable offer.

## What Can a Preliminary Do:

A preliminary can help to assess the risk prior to taking a full application. Don will summarize the medical records to one page on larger cases and cases approved other than applied for. This allows us to shop the pertinent information to each of our carriers to secure the most competitive tentative offer without any MIB hits to your client.



The brokerage company you do  
business with makes a difference.