



Nancy Thornton, CLTC, is the Director of Underwriting at Underwriters Brokerage Service, bringing a wealth of impaired risk underwriting and marketplace expertise to our Advisors and their clients' underwriting needs. In this role, Nancy is available to discuss underwriting issues in advance of application submission, as well as assist with any "other than applied for" applications that may arise in the normal course of business. She maintains a close working relationship with our insurance company Underwriters and Medical Directors, and is an expert in review of medical records and negotiating the best possible underwriting outcomes.

Nancy is also able to leverage her expertise with direct access to carrier and reinsurance underwriting manuals and resources, as well as an independent Medical Director for additional underwriting support whenever needed. Nancy may be reached at nthornton@ubsnet.com or 412-201-7947.

Underwriters Brokerage Service is a premier Brokerage General Agency based in Pittsburgh, PA and is a founding member of LIBRA Insurance Partners, the nation's largest independent life insurance distributor. The company's website at www.ubsnet.com contains additional information, contact details and resources.