

Malachy Whalen & Company on Change and Commitment...



On Commitment

Malachy Whalen & Company, Inc. was founded to offer insurance counseling to individual physicians and their practices. For over 45 years, we have concentrated on life and disability insurance. Our long-term relationship with insurance underwriters and medical practices has provided us with a unique fund of knowledge to offer guidance to our clients.

This focus has made Malachy Whalen & Company the leader in providing physicians with leading-edge products and quality service.

Since its beginning,
Malachy Whalen & Company
has concentrated on life
and disability insurance for
professionals in Pittsburgh
and across the nation.

The dimensions and pace
of change in insurance can be
expected to accelerate.

Our commitment to you is
to stay up-to-date and
knowledgeable about those
changes.



Who we are

Malachy Whalen established Malachy Whalen & Company in 1965 after graduation from Northwestern University, with the objective of specializing in insurance for individual physicians and professional corporations.

He has over 40 consecutive years of membership in the Million Dollar Round Table.

As the officially endorsed life insurance agent for the Allegheny County Medical Society since 1968, Malachy specializes in 'special risk' life insurance planning. In addition, he handles disability income and long-term care insurance needs for professionals and their families.

Clark Whalen, a graduate of Trinity College with a B.A. in Economics, joined the company in 1990 with experience in real estate finance.

He concentrates on fundamental insurance counseling of disability income and life insurance needs for physicians and other young professionals. In addition to reviewing and supplementing their employee benefits, Clark works with business managers to design group benefit programs for professional corporations.



What we offer

Individual Life Insurance protects your family when you aren't here to do so. We custom design the most effective mix of insurance considering your financial circumstances and goals.

Special Risk Life Insurance We excel in finding coverage for people with health issues. As representatives of over 40 companies, we are in a position to find quality coverage even if you've been declined for coverage previously.

Long-Term Care is an increasingly important concern for the mature physician and spouse, which provides coverage for the costs of in-home care, assisted living and nursing home care.

Combination Life & Long-Term Care is a prime example of the changing insurance market place. A "combo" policy can achieve multiple solutions for appropriate clients.

Disability Income Insurance provides continuation of income in the event of total or partial disability. Our plans cover you with a 'Your Specialty' definition of disability.

Group Insurance is an enhancement to employee benefit packages that provides additional options for income protection and life insurance.

Estate and Financial Planning is a critical part of any comprehensive financial overview. We have experts in the legal, accounting and investment professions to facilitate your planning.

Our mission

is to provide the highest quality, competitively-priced coverage for our clients.

To do this we must:

Determine the long-term objectives of each client as well as their short- and long-term financial goals.

Locate the best combination of quality, value, and service available.

Monitor changes in insurance options to anticipate those areas that will be affected significantly.

Advise when it is appropriate to modify coverage.



On Change

The insurance industry has always been characterized by continual change, regardless of the short-term political or economic climate.

Underwriters regularly respond to changing competitive, economic, and legislative conditions with adjustments in coverages, definitions, riders, exclusions, and premiums. And, they introduce new plans such as a Hybrid Life & Long-Term Care policy to meet changing demand.

The current national changes in health care are having additional impact. Insurance companies are retrenching and physicians in general are re-evaluating their overall financial plans, anticipating income adjustments.



www.malachy.com



About our logo

Our logo reflects our values of continuity and commitment, which have driven our success in helping professionals like you meet their insurance needs since 1965. When you see the 'MW' circle mark, you see our dedication to personal, individualized insurance services.

We are always available as your insurance advisor. Contact us to learn more.

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MalachyWhalen&Company

Continuity & Commitment Since 1965