



The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

Is Your BGA Working Your Files?

Nobody works files harder than The Selario Agency. We will push our carriers at every turn to insure they make the most competitive offers for your clients. We know how to present cases in the most favorable manner that helps underwriters extend fair and competitive rates.

We look at the first offer from a carrier as a chance to negotiate. It is our job to present evidence that changes their minds. More often than not we are successful.

Here are a few examples of our many triumphs:

1. **Female 57-** Rheumatoid arthritis on meds. Initial carrier offered Table D.
Shopped the file with many carriers and found one that offered Standard
2. **Male 65-** MVR history; Elevated cholesterol; 6'0" 235lbs. Initial offer Standard.
Outlined details the underwriter missed and improved offer to Preferred
3. **Female 84-** Mild CAD; Severe scoliosis; Elevated BP's. Initial offer Standard
Requested the carrier do bp rechecks. After review offer changed to Preferred
4. **Male 57-** Ischemic Colitis incident. Initial offer Table B.
Found records not initially made available that improved offer to Preferred

Every case counts and every broker matters!

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Howard Stern, CLU, ChFC

800-331-7113

hstern@selarioagency.com

Please check our website www.selarioagency.com for more information about how we can help grow your practice.