

Do you find yourself **WISHING YOU HAD AN UNDERWRITER ON STAFF?**
WANT TO WRITE WITH THE BEST CARRIER for your client the first time around?
 Looking to drastically **INCREASE YOUR PLACEMENT?**



Financial Brokerage is now offering a state-of-the-art underwriting tool to all of our contracted agents **free of charge to you!**



Introducing the XRAE Quoting System sponsored by Financial Brokerage.

Financial Brokerage has recently partnered with XRAE to provide you with your own underwriting system. XRAE does what no human being can – perfectly evaluate over 100,000 specific underwriting rules based on over 600 potential questions *in less than a second* to determine the “best case” underwriting classification at each XRAE Partner Carrier. Other features of the XRAE software:

Instantaneously evaluate a client’s medical conditions against the proprietary underwriting rules of XRAE Partner Carriers.	Determine from XRAE’s Confidence Ranking the carriers most likely to approve the class shown based on the information provided.
Evaluate substandard cases.	Compare premiums for that client.
Have every person in your organization regardless of underwriting expertise know the questions carriers would be interested in having answered for every major medical condition.	Save time by not writing dead-end applications or having to re-write with another carrier in the future if a more favorable offer is available.
Send an email to Financial Brokerage to route to carriers for those more complex situations you come across.	Create a database of your clients for easier quoting in the future.
Avoid surprises - pick the best carrier the first time around.	Also accessible from your iPhone, Blackberry or other mobile device.

Register for and access the XRAE Quoting system through the Financial Brokerage website.


Financial Brokerage
 INC.
 800.397.9999 www.fb-inc.com

Remember, you also have access to our inhouse underwriter, Mike Nielsen, in addition to the above service. By utilizing these tools, you will find you are writing with the best carrier for your client’s needs!