



OVERSEAS CONNECTION

AFRICAN DRUMS & PERCUSSION

Michael E. Gray, Jr.
MEG Financial
PO Box 88
Cantonment, FL 32533

Michael,

I would like to thank you for your outstanding customer service and knowledge in the insurance field, specifically in regard to life insurance for SCUBA divers. I know from our discussions that you are also a diver, and that helps to explain your great understanding of the underwriting process for life insurance pertaining to SCUBA divers.

I had searched the internet very thoroughly for several weeks and found dead end after dead end. I spoke with numerous agents, all of whom said I could not qualify for best rates because of SCUBA diving. I even called a couple agents who advertise life insurance for SCUBA divers! Eventually I came across your web site and gave you a call. Right off the bat, you were very accommodating, staying after hours to discuss my situation and needs, and I could tell you knew what you were talking about.

Your knowledge and expertise resulted in my receiving the best possible rating from a major insurance company for a 1.5 million dollar 20 year term life policy, even though I am an avid SCUBA diver. I was impressed by your intimate knowledge of the underwriting rules, whereby you recommended a major company that would grant me the best preferred rate based on my level of diving.

Additionally, I travel internationally in the developing world, and that was a major stumbling block for all previous agents I had worked with, raising my rates by 25% which would have cost me about \$20,000 over the term of my policy. You were the only agent I spoke with who knew that my state was one of 5 in the country that forbid insurance companies from charging higher rates due to travel.

Thank you very much for your expertise, great customer service, and the wonderful outcome on my life insurance policy as a SCUBA diver who travels internationally!

Paula also was excellent, staying on top of every detail throughout the process.

Sincerely,

Steven Karowe

The Overseas Connection, Ltd.

