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# The Professional Insider

**A Complimentary Service of:**  
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A Founding Member of the  
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**Whatever the need,  
PMMI has got you covered!.**

## **Dorin's Corner** **From My Perspective:**

By: Dorin Adika

When you've sold a lot of Major Medical plans, as I have, you deal with a lot of challenging situations. One that sticks in my mind is a story a friend of mine told me involving an individual he wrote a Major Medical plan for who had no prior coverage.

His client called him prior to the plan's effective date. His son had broken his leg and was in the hospital. He wanted to know if he could move up the effective date so he could get reimbursed for the expenses.

Fortunately it was just a broken leg and not a heart attack, and even better the client did not sue him for not providing him and the family more complete coverage! This isn't an isolated case, it happens more frequently than you might imagine. So, as an agent/broker, what you need to ask yourself is how can I prevent this from happening?

The obvious answer, include Short Term Medical Coverage in front of every Medical Plan you sell. If the client refuses, ask him/her to sign a waiver that they were offered the additional protection but declined it!

Surprisingly, most clients will appreciate your concern for their protection.

By selling STM in front of every permanent individual medical plan you not only protect yourself and your client, you'll earn an additional commission and more referrals for being professional.

It is a WIN/WIN situation!! You can't lose with this idea.

December 2007

Dear Friends:

As we begin the process of closing down 2007 we have a lot to think about. It has been a challenging year for everyone, and while there are a lot of problems economic, social and international still needing to be fixed, we also have a lot to be grateful for! For instance, no hurricanes this year!

We're looking forward to a really exciting and successful 2008! How do we arrive at this optimistic scenario? We have several strategies that we will be employing to capitalize on the opportunities we see: - Continued expansion of the specialty markets we service such as STM; International Life & Health; Mini- Med; 1st to Die Life products. - Re-entering the SPA market for both immediate and deferred fixed annuity plans that are taking off again as consumers recognize the unique benefits of these products. We'll talk more about these in the January letter!

In 2008, I begin the 50th consecutive year of serving consumers with unique, top of the line life, health, disability and a host of other individual, group and association insurance products, from highly respected companies, paying excellent compensation. We're planning a lot of things to commemorate this milestone, and we look forward to your individual and collective participation in these events.

Thank you all for your contributions to our collective success. Happy Holidays to all.

Cordially,

**Bob Neumann, President**

## **Life Made Easy** **Attention Health Agents:**

Do you know how much money you're leaving on the table by not selling life insurance? While it may seem cumbersome and overwhelming, it doesn't have to be.

PMMI is dedicated to making your life sales remarkably easy and painless with expert advise, on demand illustrations and quotes and the most innovative Life Insurance products available.

Call on Dorin's expertise and "know how" for appointments and illustrations. You'll do your clients a world of justice and make an incredible amount of money doing so.



MERRY CHRISTMAS

and

HAPPY NEW YEAR!

Feliz Navidad

HAPPY HANUKKAH



**Niche Market Products**

**From PMMI**

Want to become someone's hero? How? You can by thinking PMMI whenever a prospect/client requests some obscure or unfamiliar product!

Too many producers sell themselves short and miss out on commissions and developing a large clientele by telling the person that they don't work in that particular market. Why do that?

Staying focused on your primary market doesn't mean you have to walk away from business... not when PMMI makes it so easy to sell niche products!

Whether it is special; International products, or unique life, health, disability, Long Term Care or a host of other unique products including a prescription advocacy program for low income individuals of all ages, PMMI has you covered. Be a hero and watch the commissions roll in!

*Could You Use...*

- A large menu of both individual and group mini-med health plans;
- A portfolio of top ranked Single Premium Fixed Annuities, Immediate and Deferred;
- Life and Health products that can be sold anywhere in the world;
- The latest product literature in both English and Spanish;
- Short Term Medical plans that renew for 1 to 36 months;
- The latest and best technical support and marketing expertise in the tri-county market area, calling on 50 years of hands-on experience selling individual, group, association plans;
- A Long Term Care portfolio of products and riders suitable to any income situation?
- If you need these, we have them. Call us!

**Annuity Market Is Heating Up...**

A new market study conducted by LIMRA, the leading insurance marketing research organization, forecasts a record year for annuity sales!

For the past few years Annuity products seemed to have slipped off the buyers and sellers "radar screen", but it appears that things are changing.

The change is due primarily to the volatility in variable annuities, and the gap between short term and long term interest rates on the fixed side.

Sales of fixed immediate annuities continued to grow during the third quarter of 2007 and are up 9% (\$4.9 billion) for the year!

Total assets for deferred annuities increased 1.9% to \$2.04 trillion) during the third quarter of 2007, with inflow exceeding outflows.

All of this information should encourage every broker to include annuity sales in next year's marketing strategies to capitalize on this positive consumer attitude.