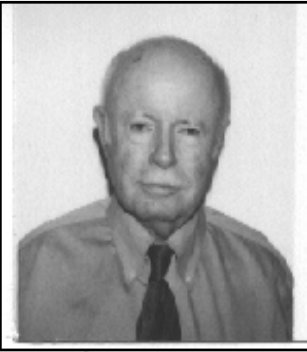


# The Professional Insider



Robert S. Neumann, CLU  
President & CEO

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A Founding Member of the  
National Association of Insurance Marketers



Whatever the need,  
PMMI has got you covered.

### Short Term Medical Rate Increase

Effective July 01, 2007, HPA has announced an increase in the rates for both their Secure STM and 12 X 3 STM policies.

.The increase is applicable only to new business submitted after July 012007.

Despite the increase, STM medical plans offer the consumer some very good protection, and can help solve many problems confronting the individuals that need coverage but for a number of reasons can't obtain it, or afford it!

**\*NOTE: During July/August you will earn DOUBLE POINTS for all HPA/STM business! Don't miss this!**

July 2007

Dear Friends:

This will be the last reminder/final notice that unless you complete and return the "Authorization" form shown below we will not be able to continue sending send you our newsletters, bulletins, etc. via fax!

There is now a requirement under federal and state law, that unless I have written authorization *in advance* from each person who is to receive a "mass distribution fax notice" of any type, I am not permitted to send it! Obviously, the regulations are the result of many abuses that have taken place over the last few years by people/companies saturating the market with all sorts of fax notices, bulletins, sales offers and just plain "junk" which finally resulted in a large number of people complaining to their representatives to do something to stop these unsolicited intrusions. Of course, as is always the case the pendulum has swung much beyond "fixing" the problem to creating a different one!

I have been distributing my newsletters via fax (and more recently e-mail) for the past 35 years without any problem, but now all that has changed. If you want to continue getting useful, timely, important information that can help you close more sales, you'll have to complete the form and send it to me by not later than July 17, 2007. If we do not have this form in the file we will remove your name, etc, from our distribution records. It is up to you.

Cordially,

*Robert Neumann, President*

### Acknowledgement Form For fax or Email Transmissions

To PMMI: \_\_\_\_\_ Date: \_\_\_\_\_

This will serve to acknowledge receipt of your advice to grant my consent to continue to receive your monthly newsletter and/or other similar information advisories each month. I prefer to receive these: **(Please CHECK one of the following)**

A: **By FAX.** My fax number is : \_\_\_\_\_.

B: **By EMAIL:** My Email address is: \_\_\_\_\_.

C: Please **DO NOT** send me any more information in any format.

Name: (Print) \_\_\_\_\_ /Agency: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Signature: \_\_\_\_\_

**PLEASE DETACH AND FAX THIS FORM TO 305-441-6915**

**OR EMAIL TO [Bob@healthins.com](mailto:Bob@healthins.com)**

**BY NOT LATER THAN JULY 17, 2007**

## **Why Should You Do Business With Avalon Healthcare? What Makes Them So Special?**

As most of you know from experience, it is a rare instance to find a great individual health plan that also has very competitive rates! But that's exactly what you have in **Avalon Healthcare**. It is Florida's newest, domiciled health care insurance plan, and they keep introducing new and better features to add to the basic coverage regularly.

Bottom line: **Great Rates—Great Protection**, a really dynamite combination, and certainly the Florida market is ready for it!

Listed below are just some of the reasons why **Avalon** is getting a well deserved reputation for meeting and exceeding everyone's expectations when it comes to health care coverage. And if that weren't enough, the company has voluntarily added \$3.7 million more to its surplus account over and above the minimum requirements of the State of Florida. This will certainly provide anyone interested in **Avalon** with the maximum assurance that they are not only here to stay, but are also the paradigm for other companies to compete with from now on!

### **Check these out:**

- ⇒ No Social Security Number or proof of US Citizenship is required, only proof of residency in the State of Florida;
- ⇒ Smoker rates that are "smoking hot", *lower by up to 20%*;
- ⇒ Extremely liberal underwriting for anyone with Type II Diabetes;
- ⇒ Children rates are on a "per child" basis, so a small family gets the benefit of a lower cost;
- ⇒ Overall very "friendly" underwriting considerations especially for certain types of chronic medical issues;
- ⇒ Any condition disclosed on the application is not subject to any pre-ex limitations;
- ⇒ Unlimited number of special co-payment plans available;
- ⇒ Any sub-standard risk can be either rated-up or ridered out;
- ⇒ There is no extra fee for using a credit card to pay either initial or subsequent premiums;
- ⇒ An applicant can have multiple medical conditions and still obtain coverage;
- ⇒ All applications can be submitted on-line;
- ⇒ Many additional optional benefits available including prescription drugs.

**Get more information by calling Bob! Don't wait; your clients need Avalon's protection!**

### **News From Untied American Life Ins. Co.**

Effective August 01, 2007, United American announced an increase in the rates for their Medicare Supplement plans in the state of Florida. The increase applies only to new business. Keep in mind that United American Supplemental policies are considered the "Rolls Royce" of supplemental coverage. We've represented U.A for 25 years, and have personally always had excellent service and claims handling! If you have a client that wants only the best, U.A is the company for them.

Consider this, recently, United American announced that for the balance of 2007, they are reducing the typical out-of-pocket expense to \$1360. from \$1860. That is a saving of \$500 for each insured client! How many companies do you know of that have ever taken that kind of action to benefit their policyholders?

### **Disability Income**

For some reason, many agents/brokers have completely ignored this tremendous protection, and as a result they are doing clients a great disservice (while cutting their income)! Don't let that happen to your clients. Start talking about D.I. today.

### **Humoresque**

Moe & Sam were friends for more than 60 years. They shared one thing above all else, their love of baseball. They made a pact, whoever died first, he would come back to let the other one know if there was baseball in heaven. Moe died first. Sam was very despondent. Several weeks later Sam woke up to find Moe sitting at the foot of his bed. Moe said, "I got good news and bad news." Tell me the good news first", Sam said. "They got baseball in heaven". "Great" Sam said, "now what's the bad news?" "You're pitching next Thursday night", Moe replied.