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“Celebrating 50 Consecutive Years of Service To The Industry”

Dear Friends:

A wise person once observed that the only constant in life is change! So true, especially in the insurance business. In the fifty years I've been in this business, change comes frequently and in bunches. But when you analyze each of these “changes” you soon discover that very little has really changed.

Consider Association Group Health Insurance Plans as a good example. More than 30 years ago, I was one of the first insurance producers to recognize the potential benefits that Association Group Insurance plans could provide and as such my associates and I pioneered several programs to address the needs of this large market. However, I also quickly recognized many of the potential dangers resulting from unscrupulous people who weren't interested in helping people, but in making a quick buck at the expense of the unsuspecting buyers! Let me cite a few “for instances...”.

Unfortunately, too many Association Plans take advantage of a loophole in the Florida group insurance regulations that allow out-of-state companies to offer individual health insurance to Florida residents by creating or using an association to create a “group”. While this may appear perfectly harmless, the reality of the situation is quite different. Associations are divided into multiple sub-groups to enroll the members in the plan **subject to full underwriting**; the same as applying for coverage as an individual! When the claims experience begins to degrade due to claims, the Insurance Company raises the rates for everyone in the group, not the entire association! The result of this action drives the members with good health and low claims to leave the group, while the sick, uninsurable members must remain if they wish to have any coverage at all. The net result of this activity is that over time, the company continues raising the group's rates, driving more of the healthy people out of the group. Those who are sick and can't afford the increasing cost are ultimately left without any coverage, as they are now uninsurable anywhere else!

This ratcheting rate situation is not applicable to individually filed health insurance policies in the State of Florida. Rates can't be raised just for one person or class of persons. Rate action, either raised or lowered, applies to all insured persons, sick and healthy, old and young, new and existing business. The peace of mind that this provides each insured person is “priceless”. However, you need to educate yourself and your clients to these facts in order to protect your clients better. Take it from this “old pro”, when people learn what is going on, they won't opt for the low ball association rates!

Cordially, **Bob Neumann**, President

Sales Tips from Dorin Selling LTC to Negative Husbands

When presenting LTC insurance to married couples, the biggest objection usually comes from a negative husband! Shouldn't his wife take care of him when he becomes ill?

While there is virtue to this argument, it's quite cumbersome for a spouse to handle all of the "heavy lifting" involved with taking care of a sick counter part.

That's why your response to this objection should be, "You're not buying it for you, you're buying it for her!" Does he really want to burden her with his daily baths and hourly diaper changes? Is that his legacy? What of his wife's quality of life? Doesn't he love her enough to allow her to continue with it?

Then turn it around. "I know you love your wife. That's why it's so important that when she becomes ill, you have the help you need to maintain her lifestyle."

Generally, the wife is more receptive to getting this coverage because she understands the difficulties involved in taking care of someone who is not able to take care of themselves! (She did raise kids, didn't she?)

Try this, it works!

Why Avalon Healthcare...

We continue to emphasize the truly great opportunity open to you with Avalon Healthcare! Avalon offers Florida Residents real choices that are not available with other plans! This is the first Florida domiciled health insurance company to initiate operation in this state in the past 10+ years! Avalon has some unique plan designs not found in any other PPO for individuals. And while many brokers are finding huge success with Avalon, some haven't even made an inquiry about it! Why? Inertia probably. Some are comfortable with the status-quo. I suggest you try it, and get a happy surprise. Your clients and your income are depending on you! Plus, there's still time to qualify for the all expense paid trip to Naples.

High Limit Disability

Disability Insurance continues to be one of the most important aspects of any sound financial plan whether it be for the average worker, the college professor, the corporate executive or the medical professional you come in contact with.

Why? Because individuals, families and businesses all depend on "INCOME" for survival.

But What if what your current offerings aren't adequate?

What about the high level executive that needs to replace \$1,000,000 of income or the business owner that produces income that far exceeds his rate class?

The need for high limit disability income protection is especially of interest to professionals, self employed entrepreneurs and highly compensated executives.

We have unique programs to meet every possible need for your high income prospect, from the simple approach of replacing personal income to buy-sell agreements, business overhead expense, key person coverage, bank loan guarantee, and a host of other needs that high income people must protect themselves against.

International Marketing

The world is getting "smaller" with each passing day. To prove it, look around at what the "big guys" are doing such as Microsoft, Sony, Toyota and even Wal-Mart. They are going international!

We live in the heart of the most cosmopolitan part of the country with more international companies and operations than any other part of the country and the region, with more international travelers and business people than anywhere else!

Yet most of you are ignoring this "gold mine" of opportunity. Let everyone know that you are the "go to guy" for information and guidance and help when it comes to the international citizen needing insurance. Try it!!