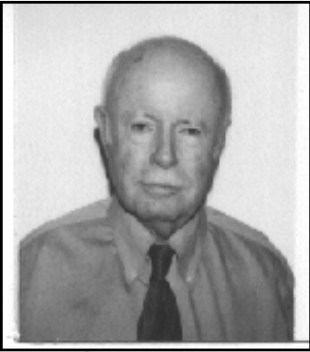


# The Professional Insider



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National Association of Insurance Marketers



Whatever the need,  
PMMI has got you covered.

## From My Perspective:

By: Dorin Adika

This is a new feature in Bob's monthly newsletter in which I plan to provide different ideas that I hope will help many of you expand your market horizons and selling techniques that will result in more income and greater job satisfaction for you.

This month I want to focus on something that I found to be invaluable about Bob.

I worked with Bob as a broker for some time before joining him. During that time I came to realize the extent of his product knowledge, and his experience which often guided me into the right direction to close a case. But most important I was impressed by the wide range of contacts that he has in the insurance business that opened doors for me with just a phone call!

For big, tough cases, Bob's and Dorin's contacts can give you a distinct advantage over your competition! Use us to your benefit!

November 2007

Dear Friends:

I was talking to a broker recently and in the course of our conversation about a certain program that he was trying to organize for a client, he asked me: "Why should I do business with PMMI?". I wasn't surprised by this, I've often been asked this same question and I gave him my stock answer, "Why should your client be using you as his agent?".

Well obviously he was somewhat at a loss for words, but he started to enumerate all the things that he could do for his client, better, faster, more reliably, etc. his product knowledge, experience, honesty, integrity, etc. Well then I said, those are exactly the same reasons, and many others that you haven't mentioned are the why you should do business with PMMI! Our office provides our brokers with a unique menu of products and services, many years of first hand selling and marketing experience, a wealth of high level industry executives who are in position to grant exceptions to otherwise difficult company policies that can be the difference between getting a case accepted or rejected. What is that worth?

Furthermore, not only do you have access to all these advantages, but you give up nothing to get them! We still pay top commissions because all the companies we represent pay us top compensation and we pass that along to you!

So the answer to why do business with PMMI is: "**Why Not**"!

Cordially, *Bob Neumann*, President

### Selling Disability Insurance Ideas...

There was a time not so very long ago when companies selling D.I coverage would not even consider offering this protection to anyone other than a professional white collar worker, and some self employed persons like attorneys and doctors! Anyone not falling within those parameters was not eligible!

Well things have changed rather dramatically and insurance companies have come to realize that there is a lot of good business in the "blue collar" market among, carpenters, plumbers, electricians, air conditioning technicians, building contractors, and truck drivers. Not every company has "seen the light" but a number of quality D.I. underwriters are now very receptive to considering these trades and other similar groups for D.I. coverage.

Disability coverage is just one of many new and exciting markets that you can explore successfully enabling you to protect your client while earning a good commission doing so. PMMI has D.I. insurance for agents in 4A income class along with attorneys that offers an "Own Occ." rider! Buy yourself a policy!

"Niche within a niche" marketing concepts that provide you with "super specialized" products designed for very unique situations. Example: we have a comprehensive Crew Health Insurance plan for international citizens (owners or crew) who live/work aboard mega yachts. This is the perfect venue here in Ft. Lauderdale/ Miami for this type of coverage.

Just another instance of why it pays to do business with PMMI! If you have prospects that fall into any of the above classifications of employment, call Dorin; get a quote and start adding to your knowledge, success and wealth today!

### Sell the client what he/she wants...

Too many sales persons engage in "verbal combat" with their prospects trying to "educate" them instead of "selling" them a plan that will provide what they need.

#### For example:

- If a prospect/client wants short term major medical that pays "reasonable and customary" fees instead of scheduled benefits..
- Sell them one of HPA's Secure Short Term Medical plans!
- If a client/prospect wants a low cost renewable health plan...
- Sell them HPA's 12 X 3 plan!
- If a client/prospect wants the cheapest thing available...
- Sell them HPA's new Secure Lite program!

How would you like to earn 13 months of first year commissions on your next small groups case?

Not hard to do! Offer each individual a short term HPA plan for the first month while their individual or group plan is getting underwritten! People do get sick unexpectedly and this covers them!

Need low cost PPO coverage with good benefits structure, then Avalon is what you want for your client! They currently offer the lowest rates in Miami/Dade

### Humoresque

From the mouths of babes:

A Sunday school teacher was explaining the 10 commandments to her five and six year olds. She had just finished explaining the meaning of "Honor thy father and mother". A little girl in the back asked if there was a commandment on how to treat brothers and sisters. A little boy popped up and without missing a beat answered: "Thou shall not kill"!