



Robert S. Neumann, CLU
President & CEO

The Professional Insider

A Complimentary Service of:
Professional Mass Marketing Int'l
3400 Coral Way - Suite 603
Miami, FL 33185
National Toll Free: 800*881*7664
Local Tel: 305*441*0033 / Fax: 305*441*6915
A Founding Member of the
National Association of Insurance Marketers



Whatever the need,
PMMI has got you covered.

Indianapolis Life

Indianapolis Life Ins. Co. was acquired and is now a member of the AVIVA USA Group, formerly AmerUs Group.

A.M. Best the prominent and respected industry rating company has awarded Indianapolis Life an A+ Superior Rating. This is a highly coveted rating and not many companies are able to comply with the strict standards of A.M. Best to qualify for it, but Indianapolis Life has and are very proud to be a part of the elite group of companies that can boast of this rating.

Indianapolis Life is a leader in developing and introducing unique, competitive products for Indexed and UL products in certain niche markets.

Call Dorin for more information about the products this fine company offers.

October 2007

Dear Friends:

I am very pleased to introduce Dorin Adika, Director of Sales and Marketing effective immediately.

Dorin has a wealth of knowledge and experience in the life/health insurance business having been a successful broker for several leading brokerage firms prior to joining me. Please refer to his Curriculum Vitae in another section of this newsletter for more detailed information about his insurance background.

What is of particular interest and value to PMMI is Dorin's knowledge and experience in the latest Information Technology services which includes the creation of professional looking websites. The use of the latest technology to sell insurance products is growing exponentially and those producers that fail to get on this train will be left at the station watching their future disappear down the tracks!

PMMI was among the leaders in recognizing and then harnessing the power of the computer to sell insurance, service clients, obtain quotes, status of applications, underwriting requirements, and more for the past 17 years. In fact one of our websites: HealthIns.com was one of the first health insurance domains licensed!

The internet continues to grow, expand and is all inclusive, becoming the indispensable tool of convenience for everyone, including your clients and prospects! You just can't afford to ignore it any longer without jeopardizing your future. The traditional agent/broker operations will go the way of the buggy whip following the introduction of the automobile. PMMI still believes that the personal services and experience and knowledge of the agent/broker is very important, but you are going to have to "go with the flow" if you are going to be successful in today's fast paced market.

Start to use the computer as your assistant and work with it on line. In the near future, through the PMMI websites, you will be able to access links to company sites to get rate information, underwriting guides, application forms, and more, fast and easy. Start quoting your clients on-line. Tell them that's how you are doing it now to take advantage of the speed and accuracy of the internet system to serve them better.

If you need help, now you can call an expert, Dorin Adika, right here in our office who will walk you through the steps to get you set-up and started. No question, at first it looks overwhelming, but as you begin to gain confidence and experience with the "tools" at your disposal, you'll soon wonder how you ever managed without it! The number of faxes and telephone calls involved in getting an application approved and issued will drop dramatically. We will help you with all the support and guidance you need; all you have to do is ask. You'll be happily surprised at how easy it will be.

Don't wait, time is critical. The longer you put off taking this action the greater the danger that it will be too little too late when you do start.

Cordially,

Bob Neumann, President

**Last Call
For Your Chance
To Swim
With The
Dolphins!**

**There are just a very
few days left for you
to qualify for the
contest.**

**Time is fast
running out.**

**Enjoy the
Fun,
Food,
Ambiance,
and
the chance
of a life time
to
swim with
the dolphins!**

**Humana Acquires
CompBenefits**

Humana has just announced that it has completed the acquisition of CompBenefits one of the pioneer companies in offering Dental Benefits.

PMMI was a General Agent for CompBenefits from the time the company started operating here in Florida. The original name of the company was American Dental, which was subsequently changed to CompBenefits.

We will now be representing Humana's dental plan.

Successful Selling Tips

By: Dorin Adika

You are afraid of making money!! Yes, at least that's what the statistics show!! Why? Because they're afraid of frightening the client away, most brokers never sell the right products to their clients

What does this mean?

- You don't make as much money as you should;
- You are liable because you didn't give the client the right information and options;
- You put your client at risk because you didn't insure them properly;
- You lose retention and referrals to brokers who aren't afraid to "up sell"!

Here are a few ideas to protect you and your client. And, oh by the way – you'll make more money by selling more products and improving your retention and referral percentage.

⇒ Sell an HPA Short Term Policy in front of every Major Medical Plan you sell to avoid the anxiety of declines and waiting for underwriting approval;

⇒ Sell a 24 hr. accident policy to match the **deductible and out-of-pocket expense**, especially for families with children;

⇒ Provide a web link to all group business, so that part-timers, new employees, temporaries and COBRA eligible can apply easily for short term medical coverage;

⇒ Provide critical illness D.I and life along with health coverage.

Ultimately, when you sell more of the right insurance to a client, you not only make more money, but you also protect yourself and your client from unfortunate situations that may happen.

Dorin Adika Curriculum Vitae

Dorin Adika spent the first 17 years of his life growing up in Brooklyn, NY, the ex-home of the famous Brooklyn Dodgers, who coined the phrase "...wait till next year...", each time they lost the World Series! He moved to Florida and entered the insurance business as a producer here in South Florida.

As an insurance broker his interest gravitated to the health insurance segment of the market, and he began to focus on this market, the products and the underwriters. He spent some time in telemarketing insurance and that gave him a great insight into how people react and respond to the right kind of "stimuli".

He soon became interested in computers and the internet, and taught himself how to use the tools to write programs and create websites. He soon discovered that information technology was not only interesting and even fun to work with, but that his clients were equally happy to join in using the system to transact business. From then on he was hooked! Dorin has learned the art of working smarter not harder to achieve his goals. If Dorin doesn't know the answer, he won't stop looking until he finds it,

Dorin is married and he and his wife have a son who keeps them busy.

Join me in welcoming Dorin to PMMI.

Humoresque

From A time When The Art of The Insult Had Class!

"I am enclosing two tickets to the first night of my new play, bring a friend ...if you have one!"

George Bernard Shaw to Winston Churchill