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# The Professional Insider

**A Complimentary Service of:**  
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A Founding Member of the  
National Association of Insurance Marketers



Whatever the need,  
PMMI has got you covered.

September 2007

Dear Friends:

PMMI has been continuously in the life, health, long term care and international life and health insurance business for an incredible 35 year here in Florida. During this time I have had the privilege and pleasure of working with some of the best producers in the business, and I have represented some of the most successful and respected underwriters in the business.

One of the things that have set us apart from other marketing organizations is that we are constantly asking our producers what they need in order to earn more income and stay abreast of the trends in the business which is a lot different today than they were when we first started. For example, this month we are focusing on group ancillary products which are being added to short term health plans to provide the employee with a good plan of protection that they can afford. If these benefits aren't in force initially, they are being added at renewal. Doing this provides benefits both for the employer and employee, and is a much better benefit than COBRA. Another advantage is that these benefits can be provided to new employees immediately while they are in the "waiting period" for the standard group plan.

PMMI is proud to have been able to help a large number of producers achieve recognition and secure high levels of compensation these past years by providing them with the tools, information and support they needed. More recently, we've been encouraging you to move into the 21st Century's way of doing business through the computer. We've arranged for producers to use our links to gain access to important websites that minimizes work and generates a check at the end of the month! This is the way of the future, and those of you that don't get on this train are going to be left at the station watching the future pass by, if you don't grow and move with the times, you fail!

When I started my agency 35 years ago this was a very different business and how we did business was totally different than it is today. But we went with the flow and as the business changed we did as well and as a result we have been successful

Looking back over the years there have been many unique experiences for me! When I entered this business in 1958 it was only going to be a temporary job until I found something else. Well here it is 50 years later and I still haven't found anything else that is as rewarding and challenging as this business. One of the highlights of my career was helping to organize the National Association of Insurance Marketers which has grown to become one of the leading marketing organizations in the country.

Another unforgettable experience, having nothing to do with business, was my audience with Pope John Paul II. It was the last public audience he ever gave before he died. However, if it weren't for my success in business I could never have afforded the trip! These are the things that memories are made of.

Don't procrastinate; take advantage of the help that is available for you here!

Cordially, *Bob Neumann*, President

**SEPTEMBER IS NATIONAL LIFE INSURANCE AWARENESS MONTH!**

## **IMPORTANT ANNOUNCEMENT** **WORTH REPEATING!**

*Avalon Health Plans* does it again! It is going against the tide of lower commissions that many companies are buying into. *Avalon* has just announced that it is raising first year commissions by 50%, bringing the first year commissions for individual health plans to 30%!

This new commission schedule is effective immediately in most of Florida. It includes Orlando and surrounding areas, Jacksonville and surrounding areas and Palm Beach and surrounding areas, and Sarasota.

Not only is Avalon offering a superior product, with many unique features, together with unmatched flexibility, and very competitive rates, with a new approach to underwriting that enables many persons with chronic medical conditions that exclude them from most plans, it now is paying super great compensation!

Don't wait, cash in on this ASAP..

## Swim With The Dolphins

Back by very popular demand, we are having another end of summer contest!

\*Enjoy 3 nights and four days at the beautiful Hawks Cay condo overlooking the Bay  
This is a luxury 2 bedroom, 1 1/2 baths, full kitchen, living room, 4 balconies.  
(Accommodations must be used by year end, 2007.)

\*Plus, a once in a lifetime experience of swimming with the Dolphins! Included are all the amenities of a first class resort hotel plus the opportunity to swim with the dolphins, and includes a dinner at the resort ! This is what memories are made of!

\*Now this is the really exciting part of this contest — **it is very easy to qualify!**

\*The contest period is September 01 through October 30, 2007. **The person with the most aggregate production wins!** The products that will qualify you for this once in a lifetime vacation, are:

Avalon Health Plans - Short Term Medical Plans (HPA) - Any Life Product  
All of these products submitted during the qualifying period are eligible for credit toward winning the prize.

**The individual with the highest cumulative number of cases wins!!!**

**BUT YOU'VE GOT TO HURRY IF YOU ARE GOING TO SWIM WITH THE DOLPHINS!! TIME IS RUNNING OUT! YOU'VE ONLY GOT 1 MONTH LEFT TO QUALIFY!**

### Solving the Uninsured Dilemma

Recent surveys by reliable organizations put the number of uninsured Americans at 47 million or about one third of the adult population of the U.S.! That is terrible; and while people bemoan the problem few seem to be doing anything about it. You can be part of the solution rather than part of the problem by doing everything possible to inform, advise and counsel these people on ways that they can protect themselves and their families with affordable health insurance protection!

One of the easiest and smartest "fixes" is a combination of individual and temporary healthcare policies. Consider the large number of limited benefits plans that also provide protection.

Call Dorin at PMMI for more info.

### Could you use...

- \* A temporary health plan that renews for three years;
- \* A joint and survivorship, first to die policy that can provide life insurance protection for up to 8 persons;
- \* A competitive, individual health insurance plan that pays 30% first year commissions and is a domiciled and licensed company in the State of Florida;
- \* Some really good information and support to work in the Long Term Care market that is becoming one of the hottest products in the insurance business as the "baby boomers" hit the magic 65 years old number;
- \* Some really great international life/health plans with some of the best companies and competitive products; Florida is one of the biggest markets for these products!

### Would You Believe...

That people are actually "shopping" around to find the best LTCi policy? Yes, they are shopping LTC insurance like they would shop for a car or vacation trip! As you might imagine, "shopping" consists of finding the lowest price and not being too careful to learn about the differences in the benefits between competing plans. That of course is a recipe for disaster. But, you can overcome these obstacles simply by using the resources and information data base at:  
Long Term Care Resource Center, Inc, Craig Colson, Ph.D., P.O. Box 837, Brooklyn, CT 06234, telephone: 888-262-5345  
A visit to our website will provide you with a wealth of current, reliable information about the plans, rates, underwriting guidelines, etc. we have available. Everything your client needs or wants to know to help them "shop and compare", but buy from you!

### Humoresque

The eternal struggle between the sexes, in which man seldom if ever wins! For instance: "Anger Management".

Husband: " You never do or say anything when we have an argument or disagreement. How do you control your temper?"

Wife: " I clean the toilet bowl." Husband: "How does that help?" Wife: "I use your tooth brush!"