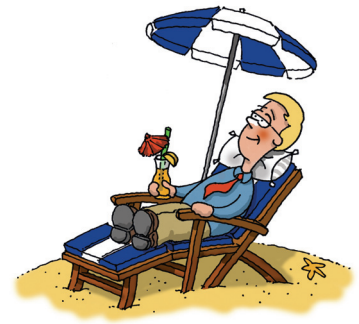


How Do You Spell Success?

DI Plus P&C



As a successful property and casualty producer, you may be surprised to learn that your business can grow dramatically when you add disability income insurance to your product portfolio.

Disability income (DI) insurance offers your clients important protection against loss of income due to disability and provides you with high commission rates. Even better, you have an advantage over other newcomers to this arena in that you have at your fingertips a wide and receptive market.

To gain an appreciation for the advantages of adding DI to your portfolio, consider the following factors:

- The property-casualty industry is changing. Some companies are dropping their workers' compensation or automobile insurance lines, while others are leaving the industry altogether. In the meantime, soft market conditions have resulted in rate reductions, with comparable commission reductions for agents. Selling DI in addition to your regular product mix can help stabilize your income during uncertain times.
- Clients are tempted to go "rate shopping" during economic downturns. One way to counter this trend is to sell more than one product to each of your clients. After all, moving several accounts is a lot more difficult than moving just one. The more products you place with a client, the greater that client's loyalty — and the greater your overall persistency.
- We have become a "one-stop shopping" society. Just as consumers want to buy everything from steak to sneakers at their local supermarket, your clients will appreciate the convenience of filling all their insurance needs through one agent. Providing this service builds strong customer relationships that will pay off in financial dividends for you.
- By selling more products and increasing persistency you will automatically increase your income, and see why adding DI to your product mix can be such a profitable move.

It's clear that there are lots of sound reasons for including DI in your product portfolio. But what about selling it? Fortunately, this is not as complicated as you might think.

1. The need for disability protection, although sometimes overlooked, is all too real.

For most people, the ability to earn a living is their most important asset. Insuring that asset is at least as important as insuring their homes, cars and other possessions. In addition, the odds of becoming disabled are greater than many people realize. For example, a 45-year-old client is at high risk of suffering a long-term disability at some point before retirement.

Disability plans also play an important role for business owners. A disabled business owner will still need money for overhead and payroll expenses. The right disability policy will provide the necessary funds. Group disability programs are also appropriate for businesses, as more and more companies provide long-term disability (LTD) coverage to attract and retain valuable employees.

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2. You don't have to be a disability income expert to start selling DI.

Many experienced disability income representatives are eager to work with property-casualty agents to help them market disability to their clients — at absolutely no cost to the property-casualty agent. A reputable representative will provide you with a greater understanding of how disability can meet your clients' needs and guide you through process of making proposals and closing sales.

Some P&C producers prefer to make the sale entirely on their own, while others rely on the presence and expertise of the disability income representative. Whatever course you choose; remember that you receive the full commission on the sale. The representative will be compensated by his or her company.

3. By developing a working relationship with a reputable disability income expert, you can have your own "in-house" disability expert at no cost to you.

Make sure the rep you choose to work with is experienced in such disability concepts as multi-life, combination sales, and customized plan design. Working with a qualified representative will add a richer dimension to your portfolio, provide a much-needed service to your clients, and bring your increasingly profitable sales results.

Daniel C. Steenerson, CLU, ChFC, RHU is a principal of Disability Insurance Services, a national disability brokerage agency which specializes in assisting insurance producers with case design and product support of individual non-cancelable disability products. He can be reached at: Disability Insurance Services, 4444 Zion Avenue, Suite B, San Diego, CA 92120 / 800-898-9641 / fax 619-325-8444 / E-mail: dsteenerson@DIServices.com / www.DIServices.com.