



# THE COMMUNICATOR

Unique Ideas for Unique Risks

December 4, 2012

## Mining for Disability Sales

Dig deeper into cases to find more payroll!

### Surface Mining

Make sure every life client is also approached on the need for [Individual Disability Insurance \(IDI\)](#).

Do not let age be a factor, as many seniors have been forced to continue working.

Make good use of any life insurance application to get fresh IDI underwriting.

BGA's and GA's can play a huge roll in helping agents present IDI to their life clients.

Carriers can play the same role by making an offer or at least a proposal for IDI.

Alliances between life carriers that do not offer IDI and those that do are possible.

Idea: "Mr. Client, congratulations on preparing for the unexpected with life insurance, which will replace your lost income and protect your assets. But if you become disabled, don't you need to accomplish the same goals?"

### Pit Mining

Do your clients have a minimum of 65% of their personal income insured? (See Issue & Participation Chart above)

Show them the max! Do not forget to prescribe the maximum, even if it involves using supplemental coverage.

This protects you from replacement if another agent offers to perform this vital service.

Automatic issue plans can be used following full underwriting for IDI.

Idea: Demonstrate to your client how being underinsured is just as bad as not being insured at all.

### Drilling

Discover and research an [IDI](#) applicant's employer to see if further business can be done there.

Prepare a supplemental voluntary [Guaranteed Issue \(GI\)](#) proposal for the firm.

Explore other business insurance opportunities:

- [Buy/Sell](#)
- [Buy-In](#)
- [Business Overhead Expense](#)
- [Key Person](#)
- [Business Loans](#)
- [Severance Agreements](#)

### Fracking

Scour the files to discover insurable situations, such as:

- Unique Occupations
- Buy/Sell Rescue Plans
- Unusual Work Hours
- Unique Places of Work
- Business Ventures
- In-Between Employment

These and many of our other terrific sales ideas demonstrate how making Specialty DI part of your daily sales routine can take your practice to the next level.  
Contact us today for more information.

| ISSUE & PARTICIPATION CHART   |                 |            |                 |
|---|-----------------|------------|-----------------|
| A few life companies operate active in the disability insurance field and offer excellent individually underwritten coverage that only in certain income areas and in selected amounts. Clients and prospects should be encouraged to buy all of such coverage that they can acquire. Adequate amounts of disability insurance has been difficult to find from traditional disability companies to obtain. You have found these companies because the amount of coverage they can offer, and this letter may increase with inadequate amounts of disability insurance coverage. |                 |            |                 |
| Annual Income   | Leading Non-Cat | PII Limits | Excess Coverage |
| \$100,000   | \$5,000         | \$5,417    | \$367           |
| \$120,000   | \$5,800         | \$6,500    | \$700           |
| \$140,000   | \$6,600         | \$7,583    | \$933           |
| \$160,000   | \$7,500         | \$8,667    | \$1,167         |
| \$180,000   | \$8,350         | \$9,750    | \$1,400         |
| \$200,000   | \$9,200         | \$10,833   | \$1,633         |
| \$220,000   | \$10,100        | \$11,917   | \$1,817         |
| \$240,000   | \$11,000        | \$13,000   | \$2,000         |
| \$260,000   | \$11,900        | \$14,083   | \$2,183         |
| \$280,000   | \$12,800        | \$15,167   | \$2,367         |
| \$300,000   | \$13,700        | \$16,250   | \$2,550         |
| \$320,000   | \$14,600        | \$17,333   | \$2,733         |
| \$340,000   | \$15,500        | \$18,417   | \$2,917         |
| \$360,000   | \$16,400        | \$19,500   | \$3,100         |
| \$380,000   | \$17,300        | \$20,583   | \$3,283         |
| \$400,000   | \$18,200        | \$21,667   | \$3,467         |
| \$420,000   | \$19,100        | \$22,750   | \$3,650         |
| \$440,000   | \$20,000        | \$23,833   | \$3,833         |
| \$460,000   | \$20,900        | \$24,917   | \$4,017         |
| \$480,000   | \$21,800        | \$26,000   | \$4,200         |

Please call for Issue & Participation Limits that exceed \$500,000 of income.

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