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I Could Have Been A Hero

The stories we tell of insurance saving the day are bittersweet and are meant to inspire people to protect their loved ones with the financial security that insurance offers. However, we often hear stories of woe, when the benefits provided by insurance are not there and a family suffers financial hardship following an already devastating tragedy. These types of stories are hard to tell, but they need to be told in order to motivate people to rightly seek proper insurance coverage.

I have a personal story to tell you today about my friend Steve, and me. It is a story about what not to do. One that I hope will motivate you and offer you the chance to be a hero.

You see, every time I tell this story I get choked up because I could have been a hero. But instead of doing the right thing and telling my friend all about my profession and what it is that I do on a daily basis, I was more worried about the idea of mixing business with friendship. I will always wonder why I did not talk to my friend about income protection.

Steve was enjoying a day out mountain biking with his two teenage sons when an accident threw him from his bike into a tree. Unconscious, he was rushed to the hospital with a broken neck, in a coma, and totally paralyzed. Steve was six foot four inches tall and, as a carpenter, he could pick up three, two-by-four boards with one hand and nail them into place with a hammer in his other. Because he was

so strong we all knew that Steve would soon awake from the coma and begin his recovery...any day now. As this was unimaginably hard for Steve's family, it was hard for me as well.

Steve did have medical insurance, but it alone was not enough to keep the family out of debt. He had been sold some life insurance by his agent—but Steve did not die for two and a half years. After the two and a half years that Steve lay in the hospital without an income, the life insurance benefits were obviously too little, too late.

During the time Steve lay in a coma, his wife had little choice but to sell the home that he had built for them. Instead of being able to take care of their boys and be at Steve's bedside, she had to find work to support the family and put food on the table. Their two boys had to give up the idea of a major university education, and following high school they enlisted in the military.

All of the things Steve and his family had worked so hard for—and their future dreams—were gone.

I was not Steve's insurance agent, I was only a friend, but all I could think about was how I never once asked him if he had disability insurance. This is what I do for a living—I sell disability insurance. I remember the time he helped me build a garage for my mother-in-law. It would have been a perfect opportunity to discuss it, yet I did not even bring up the subject.

There must be a change in priorities on the checklist of types of insurance that clients should buy and that agents should sell. The current mode of thought emphasizes debt insurance: medical, long term care, homeowners, auto, etc. These pay the service provider in an essential effort to keep the insured out of overwhelming debt, yet pay nothing to the impaired client who is unable to earn an income.

On the other hand, income insurance

provides cash flow to beneficiaries in their times of need. What is good for your client is good for you, and disability income insurance is the only insurance that pays a benefit directly to your client. There are so many reasons why DI should be at the top of the list of insurance protection that frustratingly seem to go unheard.

Most of us have heard the phrase "friends don't let friends drink and drive." This message was pushed hard by the heroes in the

Mothers Against Drunk Driving (MADD) organization. They have very successfully delivered this communication to the world in hopes that it comes into people's minds when drinking with friends.

As for the disability insurance industry, we should strive to get our message out to the world with the same success: *Friends don't let friends go uninsured!*

If only I had talked to Steve about disability insurance, I could have been a hero. 🌍