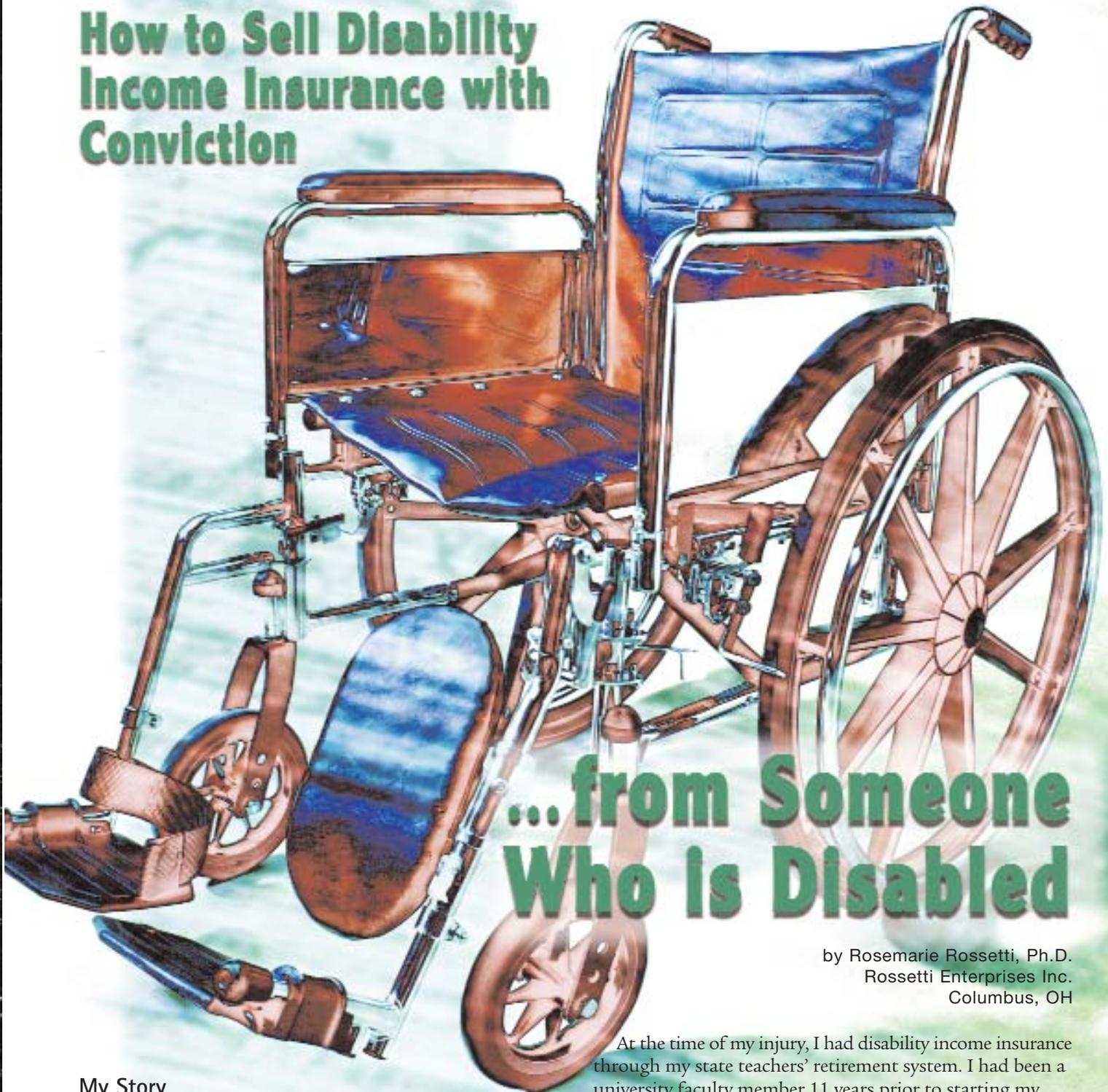


How to Sell Disability Income Insurance with Conviction



... from Someone Who Is Disabled

by Rosemarie Rossetti, Ph.D.
Rossetti Enterprises Inc.
Columbus, OH

My Story

On June 13, 1998, while riding my bicycle on a trail in Granville, Ohio, a three-and-a-half-ton tree fell on me, leaving me paralyzed from the waist down. In an instant, my life was forever changed.

I never expected to be permanently disabled—no one does. I rode with safety in mind and was wearing my helmet (which saved me from brain injury). My husband, Mark, was with me and helped save my life.

I owned two businesses—a speaking/training/consulting company and a publishing company. When you own a business and are the sole employee, earned income ceases when you're disabled. My disability resulted in a prolonged interruption of business activities.

At the time of my injury, I had disability income insurance through my state teachers' retirement system. I had been a university faculty member 11 years prior to starting my speaking business and my insurance policy was still in effect.

My disability income insurance was as valuable to me as my helmet. I never rode my bicycle without a helmet. Likewise, I would have never started my business without disability income insurance.

Disability income insurance safeguarded my risk and provided me an immediate source of income, allowing me to rebound faster from my crisis. This insurance also provided a safety net for Mark. Since we were a two-income family, he knew that part of my income would be restored. We had enough to worry about with my injuries and, fortunately, we didn't have to worry about how a part of my income would be replaced.

My Perspective

I am not in the business of selling insurance, yet I am one of the insurance industry's biggest advocates. Too many times when I speak to audiences, I hear from people after the program that they have been reluctant to purchase a disability income insurance product. I look at them and ask, "Why not?" They look down at their feet in silence.

Too many people haven't planned for their disability. Those who own their businesses often think they can't afford DI. They need to look at insurance as a necessary overhead expense, not a luxury. They need to be reminded that they are the business; without them, their business is in serious jeopardy.

DI is tremendously undersold!

After reading the literature and talking with insurance professionals, financial planners and business owners, here are my thoughts to help insurance professionals sell more disability income insurance with conviction.

Tip 1: Share the Statistics

We must acknowledge the national statistics about the likelihood of a disability and share them with our business prospects so they can take whatever actions they can to limit personal risks and losses. Americans are far better prepared to die than to become disabled. They've paid for life insurance, their casket, funeral plot and headstone. They know that death is inevitable. They don't realize that the odds are that they're more likely to become disabled for more than three months in any given year. One-third of all people between the ages of 30 and 64 will become disabled sometime in their lives. At age 32, the chance of being disabled 90 days is six times greater than the chance of death. Before retirement age, one in seven workers will be disabled for five or more years.

There should be no need to use persuasion tactics with a potential client in order to make the sale. The facts about the likelihood of a disability and the calculation of what is at risk financially should be enough information for the potential client to approve the purchase of the policy.

Tip 2: Connect Emotions to the Information You Present

What is the motivation to buy disability income insurance? It obviously is to eliminate risks. Prospects have heard firsthand stories of tragedies, illnesses and accidents from their friends and families. These stories are about real people whose lives were permanently affected by an adversity that led to their disability. Not only was the person who had the adversity affected, but so was their family. Families are torn apart emotionally by these hardships and oftentimes are financially destroyed. DI can soften the blow.

Ask prospective buyers to share stories they have from family and friends. As they tell their stories, they will recognize the danger and risk they face if they postpone purchasing a disability income insurance policy any longer. Help them to understand that no one is immune from hardship.

Share your stories of how clients you served have thanked you for recommending that they purchase DI from you. Now is a great time to share excerpts from letters you have received from clients who have become disabled and are collecting income from their policies. If you don't have these letters from actual clients, it's time to start asking for them! Testimonials from clients are strong selling tools. Clients can put their emotions on paper and you can read them to your prospects.

Tip 3: Use the Tetanus Shot Analogy

People avoid thinking that bad things can happen to them. One way to help potential clients realize that accidents can happen to them is to use a medical analogy. Ask your potential clients when they had their last tetanus shot. The shot needs to be given every 10 years to prevent lockjaw, a serious disease that causes spasms of all the muscles and can lead to difficulty swallowing. Tetanus is caused by a germ that enters the body through a cut or wound. Patients get their tetanus shots without hesitation to reduce the risk, avoid pain and illness. A shot in the arm is a small price to pay.

If potential clients are mindful of getting their tetanus shots, they acknowledge that accidents can happen. This may lead into a discussion of how injuries, accidents and illnesses have a way of showing up unexpectedly in life. Inoculations are like insurance: Both are strategies to avoid risks.

Tip 4: Present a Waiver of Liability and Ask Again

Not all sales come easy. Resistance is often met and the client is just not ready to sign the policy. When clients decline coverage and your proposal, ask them to sign a waiver of liability. This document states that disability income protection was explained to them, that they understand the risks of disability, and that they decline the opportunity to purchase insurance from you. The clients agree to release you from all responsibility should they become disabled in the future. In essence, the client's signature releases you of responsibility, since the client decided against your better judgment and chose not to purchase insurance.

If you are not familiar with this document, ask your insurance company for this form or meet with an attorney to write one. By putting the waiver out on the table, you are showing your commitment to the client and your belief that this policy is a critical part of the client's financial-planning success.

Perhaps, clients will re-think their decision against purchasing DI from you when they realize what signing this form means. The sudden realization that you are serious about making this recommendation on their behalf may help them accept the reality of the moment— I need insurance! Where do I sign? Ask again for their business.

Call on More Prospects

Sales professionals realize that there is a direct positive relationship between the number of calls and appointments



Rosemarie Rossetti is a powerful, internationally known, motivational speaker who walks her talk. A life-changing event transformed Rosemarie into a model of courage and inspiration when an 80-foot tree fell on her while she was riding her bicycle, leaving her paralyzed.

Instead of succumbing to pain and loss, Rosemarie looked within herself and found new strength and new resolve. In her speeches, she shares the lessons she has learned since that fateful day and demonstrates how to rise above misfortune and live life with conviction.

The focus of her presentation is how to cope with change and deal with adversity. Rosemarie brings a positive attitude to life that touches all who hear her, with an emotive speaking style that makes audiences fall in love with her and rally to her message.

She is the author and publisher of *TAKE BACK YOUR LIFE!*, a collection of 20 inspirational articles from her syndicated column. In the book *Mission Possible!* Rossetti is one of 12 authors including Stephen Covey, Deepak Chopra, Les Brown and Pat Summit. Her essays were published by Simon & Schuster in the books *Flowers Are for Love* and *Flowers Are Forever*.

As a result of her experience rebuilding her business after her injury, she developed programs for business owners, financial planners and insurance professionals to assist them in their businesses. These programs focus on limiting risks and avoiding losses to ensure the continuity and vitality of a business during and after a crisis. To assist insurance professionals and financial planners in selling disability income insurance, Rossetti developed a program using her case study. She reveals national disability statistics and discusses the value of disability income insurance.

Rossetti delivers a program for nurses, physical, recreational and occupational therapists, social workers, and doctors on how they can motivate their patients to empower them for life. The program goal is to assist medical professionals to enhance their patients' motivation in order to better cope with life changes.

Rossetti has taught courses at The Ohio State University for 15 years in oral expression, teaching methods, instructional media and marketing. In 1995 she was presented a college award for her outstanding teaching. Rossetti has a Ph.D., master of science, and bachelor of science degrees from The Ohio State University.

She is Ms. Wheelchair Ohio 2004. In 2002, she carried the Olympic torch in the Winter Olympics, and received the Remarkable Women Award. In August 2001, she founded a spinal cord injury research fund at The Ohio State University. She is also involved in state legislation to fund spinal cord injury research.

Don't miss Rosemarie's special workshop presentation, "Selling DI with Conviction," at NAHU's Annual Convention in Miami on June 27. It could change your life. It will definitely change the way you think about DI.

Why support NAIU?



By: Bob Herum, CLU,
ChFC, RHU, REBC,
LTCP, MSFS, DIA
Field Vice President
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Many professional insurance associations exist, each with its own unique "value proposition." So why is OneAmerica Financial Partners, Inc., the parent company of American United Life Insurance Company® (AUL), sponsoring the annual convention for the National Association of Health Insurance Underwriters (NAIU) this year? NAHU is uniquely made up of agents who sell and service group products. That is what we provide — group life and disability insurance products designed to help employers and employees meet life's unknowns.

NAIU has stayed true to its origins, focusing on educating its members, the public, and state and federal regulatory agencies. AUL and OneAmerica were attracted to the fold because of that focus, stated in NAHU's mission: **NAIU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.**

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The following companies are among those exhibiting at NAHU's 75th Annual Convention later this month. Please stop by their booths to see the latest in exciting products and technology:

1Point Solutions
4myBenefits, Inc.
American Dental Association
America's Health Insurance Plans (AHIP)
America's VEBA Solutions
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Benecard Services, Inc.
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Risk Insurance and Reinsurance Solutions
RxWest
Securian Dental Plans
Senior Market Advisor
Symetra
The American College
United Benefits, a Division of FBMC
UPS Corporate Business Development
Vertafore Benefits
Vision Service Plan

Confirmed as of 4/29/05

I am not in the business of selling insurance, yet I am one of the insurance industry's biggest advocates.

made and the number of sales completed. It is harder to find new clients and easier to sell additional products and services to existing clients. Many insurance professionals tell me that life insurance is usually the first type of insurance sold to clients. With that in mind, there are many of your customers who purchased life insurance from you that you need to contact about buying disability income insurance too.

It is my belief that DI should be purchased before life insurance. Many agents neglect to put forward a plan for purchasing disability income insurance. Yet, in any given year, the likelihood of being disabled is greater than dying.

Selling with Conviction

There aren't any alternative products to protect income should a tragedy occur. The product is unique and universally needed by those in the workforce. The more that a person earns, the more risk is at stake.

Selling with conviction means selling with an unshakable belief in what you are providing. You need to be convinced that the product you have is critically important to the potential client's financial, professional and personal stability. Strides can be made in successfully selling disability income insurance. ■



Rosemarie Rossetti is a professional speaker, trainer, consultant, author and publisher. She has been in the speaking and training arena for 27 years and is a member of the National Speakers Association. Her syndicated columns have a readership of 53,000 people each month. She can be contacted at 866-471-6110 or rosemarie@rosemariespeaks.com.