



DISABILITY SPECIALISTS
INCORPORATED

Why Work with Disability Specialists?

DSI specializes in designing disability programs for high income white collar professionals, business owners, and executives. The difference between DSI and a DI GA is DSI works directly with the advisor's client and handles all aspects of the disability sale, underwriting, servicing the account, and conducting annual reviews.

- DSI has 10 fulltime advisors who work directly with the clients. The advisor's job is to educate the client on:
 1. The risk of disability.
 2. The products available to protect against these risks.
 3. How to prioritize the risks the client wants to insure.
 4. The difference in the products and pricing they have to choose from.

The advisors are all college graduates who are licensed to sell insurance in every state in which they make calls. This is an important distinction between what DSI does and what a GA does. The law requires anyone who talks to the insured about how insurance coverage works must hold a personal insurance license in that state. GAs can talk to brokers about the products they offer but not the insured, unless they have a resident or nonresident insurance license. Our longest tenured advisors have been with DSI over 10 years.

- There are 20 staff people supporting the advisors. Our staff does:
 1. Product research to ensure the best products are recommended to each client, based on their occupation (i.e., the best disability product for a chiropractor is not the same as the best disability product for a money/investment manager).
 2. All policy administration to ensure the client receives the best possible service.
 3. Annual reviews to ensure the insured's coverage remains adequate to meet their needs and to introduce other disability products the insured has not purchased (e.g., Overhead Expense, Retirement Security, and/or Disability Buy Out).
- Many of your clients are insured with Group Long Term Disability coverage (Group LTD) through their employer. Group LTD is NOT adequate to meet the needs of most high income white collar and professional people. DSI will prepare a written overview of the Group LTD, explain its deficiencies to the insured and the best way to supplement it with Individual Coverage. See the "Group LTD is Not Enough" link.
- If there is competition from another broker, DSI will deal with it. We offer coverage through all of the major DI carriers and always recommend the best product to meet the client's needs.
- DSI writes over 2,000 disability policies a year, has over 18,000 clients and \$20,000,000 of inforce individual disability premium. Our persistency averages 96% to 97% and we have almost no wastage. The carriers know we are experts in our field and want as much of DSI's business as they can get. This helps us deal with the carriers in all aspects of underwriting and claims.
- In addition to providing an important service for you clients, you can create a nice profit center for yourself. All you have to do is identify your clients who are in DSI's target market (white collar executives, business owners, and professionals) and refer them to DSI. DSI will help you craft an email to send to your clients and take over from there.

To refer a client to DSI, click the » *REQUEST A QUOTE FOR A CLIENT* link and complete the first three sections, "Client's Personal Details," "Your Contact Details" and "Client's Contact Details." It's helpful for DSI to have the information requested in the remaining sections. Please provide this information if you have it available.

A DSI representative will call you back to discuss your referral. If you prefer to discuss your client's circumstances before making the referral, or have questions about how DSI works with you and your client, contact Bill Pollock at (888) 279-8304 x2003 (7am to 4pm Pacific Time) or wpollock@gotodsi.com or Scott Fletcher at (888) 279-8348 x2012 (8am to 4pm Mountain Time) or sfletcher@gotodsi.com.