

99% Rule of Insurance Companies

'Joe' I am not trying to be rude, and I definitely don't want to offend you, so if I do, I apologize but most of my clients appreciate the fact that I tell them what they need to hear, and not what they want to hear.

'Joe', 99% of the insurance companies out there would find you uninsurable. Do you know what that means?

What that means is that, the insurance companies don't feel that you're going to live long enough for them to make a profit.

Your window for getting insurance before you had the __, __, and __ (list all medical impairments), was wide open. Now that you have these medical impairments, your window has closed.

The value that I bring to the table is that being an insurance broker, I have access to any of the hundreds of companies out there. Now I'm not promising anything. If I can find a company that would even be willing to make an offer, and you could grab ahold of some coverage to protect your family rather than having no coverage at all, would you take it?