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Great Ideas for Unique Insurance Sales Opportunities

Don't Leave Your Chiropractor Clients Uninsured or Under Insured

CHIROPRACTORS have been demonized by some Disability Insurance carriers. Rates have been pushed up, benefit periods reduced and lower rate classifications have been instilled on the members of this profession. This is not the first time these professionals have been downgraded. There must be some experience deterioration to have created this attitude, but there also may be an overreaction based on the economy being depressed.

[Chiropractors](#) are still welcome at Petersen International Underwriters. There is no downgrade in categories, and no rate increases or benefit reductions are contemplated at least in the near future. Additionally, [Business Overhead Expense](#), [Buy/Sell](#), and [Key Person](#) as well as [individual disability](#) plans in lump sum and monthly benefit amounts remain available.

Perhaps our lump sum benefit plans are a timely addition to make up for the limitation on monthly benefit periods to augment the plans that limit the benefits by other carriers.

Many people rely on chiropractic for health treatments and do not necessarily choose medical vs. chiropractic, but typically both. Some people have chiropractors as their primary physician who must provide affirmation of the insured's condition on claims forms. This is a sizeable market that has been appropriately served in the past by the industry. We believe it will continue to grow.

Remember if your carrier will not or cannot serve your clients, Petersen International Underwriters usually has an answer. Go to www.piu.org to gather a copy of our new High Limit Disability Insurance brochure for those in the chiropractic profession. It is a good presentation of coverage amounts and a digest of all DI coverages available. It's very interesting.

To Learn More...

Petersen International Underwriters offer "Meetings On Demand (MOD)" which are available to you and your staff. You can arrange to learn more about any of PIU's products – on your schedule and in the comfort of your office. Contact Thomas Petersen, Cathy Kennedy, or Erik Petersen to set up your MOD.

Home of [DISABILITY FINANCIAL PLANS](#)
Petersen International Underwriters
when your traditional carrier *can't ...or won't.*
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