



By James F. Schuster, *Mesirow Financial • Oak Brook Terrace, Ill.* and
Sheryl Appleberry, *Assurant Employee Benefits • Oak Brook Terrace, Ill.*

Before the producer can sell voluntary ancillary benefits such as dental, life insurance, and disability income coverage to employees in the workplace, he or she must sell the benefits administrator on how these products will work to the administrator's advantage.

In our experience, most benefits managers are more concerned about what they don't want as a byproduct of those benefits. They don't want significant indirect costs or a lot of extra work stacking up on their already overburdened desks.

Anyone can promise to deliver a has-

sle-free work-site program. Benefits administrators know this, and they are not impressed with promises that turn out to be untrue.

We both operate out of Chicago, and serve customers in an area that en-

compasses several states. When we offer easy-to-use voluntary benefits, however, most of our customers seem as though they come from Missouri (nicknamed the "show me state"), because our skeptical prospects want us to "show" them.

So, that's what we do. We show them.

That requires a front-end investment of time and effort on our part. We prepare a tailored presentation for each customer that takes into account that com-

"We prepare a tailored presentation for each customer that takes into account that company's situation and history."



James F. Schuster is a senior managing director at Mesirow Financial and a team leader of the company's employee benefits insurance practice. Mr. Schuster has more than 27 years experience in employee benefits.



Sheryl Appleberry is a voluntary sales executive for Assurant Employee Benefits. Ms. Appleberry has been in the insurance business as a carrier representative for more than 20 years in the Chicago area.

I/R Code: 4600 Mass Marketing

