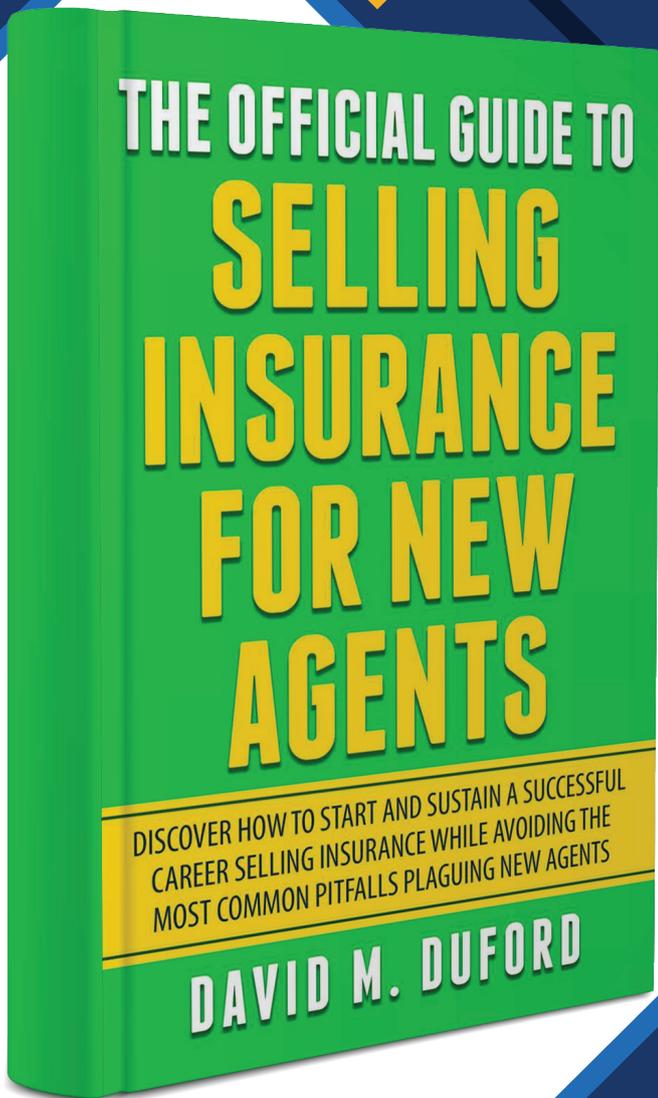


فراخوان ترجمه کتاب



پژوهشکده بیمه، به منظور کمک به گسترش دانش بیمه‌ای، ترجمه کتاب

THE OFFICIAL GUIDE TO SELLING
INSURANCE FOR NEW AGENTS

در حوزه فروش بیمه را در دستور کار خود قرار داده است. از کلیه اساتید، پژوهشگران، صاحب‌نظران و کارشناسان محترم، دعوت بعمل می‌آورد تا در زمینه ترجمه کتاب با مشخصات فوق با این پژوهشکده، همکاری نمایند. لذا، از کلیه علاقمندان، تقاضا می‌شود در صورت تمایل، فرم درخواست ترجمه پیوست به همراه رزومه و ترجمه صفحات اعلام شده با ذکر عنوان کتاب، را حداکثر تا تاریخ ۱۴۰۰/۰۴/۲۹ به آدرس ایمیل nashr@irc.ac.ir ارسال نمایند.



فرم درخواست ترجمه کتاب

عنوان کتاب: THE OFFICIAL GUIDE TO SELLING INSURANCE FOR NEW AGENTS

الف - اطلاعات عمومی

	نام و نام خانوادگی
	شغل و سمت فعلی
	مرتبه علمی (ویژه اعضای هیات علمی)
	آخرین مدرک تحصیلی و رشته
	آدرس
	شماره تماس ثابت
	شماره تماس همراه
	پست الکترونیک

ب - سابقه تالیف/ترجمه (حداقل ۳ عنوان از آثار خود را اعلام بفرمائید)

ردیف	عنوان کتاب/ترجمه	سال انتشار	ناشر



4. Life Insurance

What is life insurance?

Life insurance provides money into the hands of a beneficiary (a person/company/charity designated to receive the life insurance benefit) when the insured person dies.

Life insurance comes in all different shapes and sizes. Truly, there are dozens of niche-based functions for life insurance, depending on the market or group of prospects you target. For example, I sell burial insurance. Unlike targeting the income-replacement market, where clients buy six- and seven-figure death benefit policies, burial insurance (or final expense) policies are typically small in death benefit (\$25,000 and less), designed to pay for final expenses like a burial or cremation.

Unlike targeting middle-class prospects and up, final expense burial insurance clientele are retired, draw a small Social Security check, and are on a fixed income. They buy burial insurance because they haven't the means to save enough money to pay for a funeral or cremation.

Of course, burial insurance is only one type of life insurance. Products such as mortgage protection term insurance are sold to middle-aged individuals in the workforce, wanting to pay off their home if they die unexpectedly.

There are also life insurance products that act similar to securities like stocks, yet protect the insured from stock market losses. This life insurance product is known as Indexed Universal Life. This insurance product is appealing to people who want a unique way to save for retirement, much like a 401k or IRA provides, and appreciate the added protection the life insurance product provides.





Pros And Cons Of Selling Life Insurance

The biggest advantage to selling any life insurance product is a high first-year commission. Even with smaller commission payouts like burial insurance, there are new agents making six-figure incomes after expenses. Same goes with mortgage protection term insurance and indexed universal life.

The drawback to selling life insurance. Little to no renewal-driven income. While life insurance provides a lucrative first-year income, the renewal income is paltry. Most products do not have a substantially high enough renewal for you to be able to live exclusively that income. If your goal is to create a semi-passive income through life insurance, the best path to do so is through agency-building.

One of the biggest benefits of selling insurance is the ability to create passive income streams with the right selection of insurance products. Right now, I can name off a handful of agents and agency owners who earn six- and seven-figure incomes from their renewal-based insurance production. Beyond servicing any call-ins from their clients, the work necessary to keep that business on the books is little to nothing. These agents make that kind of money before they roll out of bed.

