

**State:** Arkansas **Filing Company:** Physicians Mutual Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Med Sup/LTC  
**Project Name/Number:** PMA3149-1212/PMA3149-1212

## Filing at a Glance

Company: Physicians Mutual Insurance Company  
Product Name: Med Sup/LTC  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Advertisement  
Date Submitted: 08/30/2012  
SERFF Tr Num: PHYS-128662331  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: PMA3149-1212  
  
Implementation: On Approval  
Date Requested:  
Author(s): Sonya Dickey, Sara Magee-Garcia  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 09/05/2012  
Disposition Status: Filed-Closed  
Implementation Date:  
  
State Filing Description:

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Product Name: Med Sup/LTC
Project Name/Number: PMA3149-1212/PMA3149-1212

General Information

Project Name: PMA3149-1212 Status of Filing in Domicile: Pending
Project Number: PMA3149-1212 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 09/05/2012
State Status Changed: 09/05/2012
Deemer Date: Created By: Sara Magee-Garcia
Submitted By: Sara Magee-Garcia Corresponding Filing Tracking Number: PMA3149-1212

Filing Description:

RE: Medicare Supplement Insurance & Long Term Care Insurance Advertisements
Institutional Printed Presentation: PMA3149-1212
Institutional Electronic Presentation: PMA3149\_E-1212

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to create an interest in our Company in general and in the following Medicare Supplement policies/rider:

- Policies Medicare Plans Approval Dates
P020AR A 8-12-09
P025AR F 8-12-09
P026AR G 8-12-09
P027AR High Ded F 8-12-09
P029AR N 5-11-11
High Deductible Premium Discount Rider B345 8-12-09

This material could also generate interest in one of the following Long Term Care Insurance policies:

- Policies Approval Dates
P145AR 8-11-04
P146AR 8-11-04
P147AR 8-11-04
P148AR 8-11-04

It will also be used to create an interest in any of our other approved policies. Variable information has been indicated with brackets such as dates, percentages, locations, agent information etc.

Presentation PMA3149-1212 is nearly identical to presentation PMA3149 which was previously submitted for our Long Term Care Insurance Policies and approved on 9/11/2009 under Serff File Number PHYS-126260825 and submitted and approved for our Medicare Supplement Policies on 10/1/2009 under SERFF File Number PHYS-126294224. Presentation PMA3149\_E-1212 is nearly identical to presentation PMA3149\_E which was previously submitted for our Long Term Care Insurance Policies and Medicare Supplement Policies and approved on 1/21/2010 under SERFF File Number PHYS-126426090.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

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## Company and Contact

### Filing Contact Information

Sara Magee-Garcia, Advertising Compliance Coordinator  
 sara.magee-garcia@physiciansmutual.com  
 2600 Dodge Street  
 Omaha, NE 68131  
 402-930-2633 [Phone]  
 402-633-1096 [FAX]

### Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form, 2 forms included  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Physicians Mutual Insurance Company	\$100.00	08/30/2012	62158760

State: Arkansas Filing Company: Physicians Mutual Insurance Company  
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/05/2012	09/05/2012

SERFF Tracking #:

PHYS-128662331

State Tracking #:

Company Tracking #:

PMA3149-1212

State:

Arkansas

Filing Company:

Physicians Mutual Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

Med Sup/LTC

Project Name/Number:

PMA3149-1212/PMA3149-1212

## Disposition

Disposition Date: 09/05/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3149-1212	Filed-Closed	Yes
Form	PMA3149_E-1212	Filed-Closed	Yes

**State:** Arkansas **Filing Company:** Physicians Mutual Insurance Company  
**TOI/Sub-TOI:** MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010  
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## Form Schedule

### Lead Form Number: PMA3149-1212

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Filed-Closed 09/05/2012	PMA3149-1212	ADV	PMA3149-1212	Initial:		PMA3149-1212 AR mockup.pdf
2	Filed-Closed 09/05/2012	PMA3149_E-1212	ADV	PMA3149_E-1212	Initial:		PMA3149_E-1212 AR mockup.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

# Getting to know you ...



Insurance for all of us.®

Physicians  
Mutual®

*Hi, Mr./Mrs. \_\_\_\_\_, I really appreciate you taking time out of your day to visit with me.*

Talking suggestions:

*You have a lovely home.*

*Are these pictures of your grandchildren/children?*

Talking suggestions:

*I know we are here to talk about [reason for visit], but before we begin I would like to share a few things with you about the company I represent and myself.*

# What we'll talk about today ...

- Your expectations
- Who the Physicians Mutual family is
- Who I am
- Your priorities and how I can help
- Helping your family and friends

## The Confidential Assessment

Date:

Prepared By:

*Your Physicians Mutual agent*

Prepared For:

*You*

Discuss agenda.

# Your expectations in an insurance company ...

- Is financially stable
- Provides excellent customer service
- Is reliable
- Will be there to pay claims
- Explains things in simple terms
- Is trustworthy
- Has valuable products
- Is proven in the marketplace

*You may be familiar with our company through our TV and mail advertising, but our goal right now is for you to know us better, so you can be sure we'll meet your needs.*

*Now, what are the three most important expectations you have of the insurance company with whom you do business?*

*Why are these important?*



# We are a family ...

**Physicians Mutual Insurance Company – est. 1902**

**Physicians Life Insurance Company – est. 1970**

**Survived flu epidemic,  
depressions, recessions  
and wars.**



*Five generations ago, the Physicians Mutual family was founded at a kitchen table. Physicians Mutual Insurance Company began in 1902 when Edwin E. Elliott dreamed of providing health insurance to hardworking Americans. He and his family worked day and night to launch our company. Then in 1970, we expanded by creating Physicians Life Insurance Company to provide the added security of life insurance protection. Today, we are proud to offer health, life and retirement solutions to people all across the country.*

*Because we aren't publicly owned or traded, it is our customers' interests that come first – not those of Wall Street. This philosophy of putting customers first has ensured we've been there when they needed us. We've weathered numerous economic hardships throughout our history – the flu epidemic of 1918, the Great Depression, recessions and wars – and are strongly positioned to handle any in the future.*

Talking suggestion:

*In 1918, a worldwide influenza epidemic struck, ultimately taking 20 million lives, including 548,000 Americans. The financial loss resulting from the surge of claims was staggering. Our company's quarterly report stated, "Never in the history of sickness insurance has there been such a number of claims reported by all companies as during the last six weeks, due to the prevailing epidemic." Nevertheless, our company honored its commitments, selling assets and taking out loans until every single claim was paid.*

# Our guarantees ...

**We believe in providing honest,  
straightforward answers**

We do the right thing

We listen, we care

We deliver the promise



*Our business has been built on listening and doing the right thing. We treat customers the same way we want to be treated – with kindness, compassion and caring service.*

*We are here to provide the personal, one-on-one attention you deserve – because you are not a number here, but a person we care about.*

*One of our main philosophies is to provide customers and their families with honest, straightforward answers to their insurance needs. Basically, we try to make the insurance process a little easier – because good insurance shouldn't be hard to understand.*



# Join our family ...

## Claims paid quickly

- Normally paid in less than 7 days
- Paid over[\$388]million in total claims last year

## High customer satisfaction

- 97% of customers are satisfied with us
- 9 out of 10 would recommend us to their family and friends

Figures are from the Physicians Mutual® Financial Statement, as of December 31, 2011

Satisfaction ratings based on 2010 Customer Satisfaction Survey conducted by Wiese Research Associates



*When you become our customer, you join a family of hundreds of thousands of people across the nation. These are people who we listen to, value and respect because their needs matter.*

Be sure to say amounts for each company, not just the family as a whole.

*Last year alone, we paid a total of over [\$388 million] on all insurance claims ... that's an average of over [1 million] paid every day!\* And those benefits, on average, are normally paid in less than a week after we receive them because we know how important it is to pay bills quickly.*

*Those are just a few of the reasons why we have such high customer satisfaction ratings. In fact, 97% of our customers are satisfied with us and 9 out of 10 would recommend us to family and friends.*

*Plus, we are committed to the environment and future generations, as our participation in the Trees in Memory Program reflects.*

\*Figures are from the Physicians Mutual® Financial Statement, as of December 31, 2011

Satisfaction ratings based on 2010 Customer Satisfaction Survey conducted by Wiese Research Associates

# We plant a tree in memory ...

A tree is planted in memory of each customer who passes on

Over [200,000] trees have been planted so far



*Carried out by the Arbor Day Foundation, we plant a tree in memory of each customer who passes on.*

*Now in its [eighth] year, the Trees in Memory Program has planted over [200,000] trees to help restore national forests that have been damaged by natural disasters. We have already filled a forest in Florida and are now helping restore one in Michigan.*

*The Trees in Memory Program celebrates the memory of customers and creates living memorials that help those left behind to cope, while also helping to sustain our national forest system and beautify our world.*



# Strength in our ratings ...

**Financial Strength Rating**  
  
**Physicians Mutual Insurance Company**  
**A Excellent**   
**Physicians Life Insurance Company**  
**A Excellent**  
[August 2011]

**Weiss RATINGS**  
**Financial Strength Rating**   
**Physicians Mutual Insurance Company**  
**A+ Excellent**  
**Physicians Life Insurance Company**  
**A- Excellent**  
[December 2011]

A.M. Best Rating Scale	
A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good
B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Rating Suspended

Weiss Rating Scale	
A+, A and A-	Excellent
B+, B and B-	Good
C+, C and C-	Fair
D+, D and D-	Weak
E+, E and E-	Very Weak
F	Failed

Besides placing an emphasis on providing quality service and insurance products, our family also follows a conservative investment approach. This helps assure our clients they are backed by stable companies that have the financial strength to pay claims quickly.

In fact, our family consistently receives some of the highest financial strength ratings in the nation from leading, unbiased industry analysts.

This is a good opportunity to explain how we rank on Weiss Ratings' Recommended List of Companies. Talking suggestion:

Weiss Ratings has placed us on their Recommended List of companies, a group of life and health insurance companies representing the top percentages of the industry. Physicians Mutual Insurance Company is in an elite group of six life and health insurance companies representing the top 1% of the industry, while Physicians Life Insurance Company is in a group that represents the top 8.8%.

In other words, our family is here to meet [client's three expectations of an insurance company that were mentioned earlier].

These do not represent a recommendation by the rating companies.

# Your expectations in an insurance agent ...

- Returns phone calls on time
- Is knowledgeable
- Answers your questions
- Is trustworthy
- Explains things in simple terms
- Is up front about things
- Puts your needs first

*A person has many trusted advisors in their life, like lawyers, accountants and doctors. Your insurance producer is another person you should be able to turn to for advice. Their job is to give you straightforward information in the simplest way possible.*

*What are the three most important expectations you have of your insurance producer? Why are these important?*

*Let's say it is three years from now. How will we know we have been successful today?*

*Some of my clients like to do a review about every six months or after one year. Which of these works best for you? Of course you can call me at any time you want.*



**Who I am ...**

**My experience as an agent**

**My education in insurance**

**My life outside of work**



*Let me take a moment to tell you a little about who I am and what I do.*

*I have been in the insurance business for [XX] years and specialize in [health insurance planning, retirement planning, etc.].*

*To become a producer with the Physicians Mutual family, I go through rigorous and ongoing training.*

*I am currently a member of [industry organizations] and have received my [industry designations: LUTCF, CLU, CHFC, etc.].*

*When I'm not talking to people about insurance, I [activities and/or family information].*



# What I do ...

I help people understand their insurance options and choices so they can make wise decisions.

I provide solutions that help make a difference in people's lives.

I enjoy working with my clients because they make it all worthwhile.

*It is essentially my job to make the insurance process as easy as possible for you. I can explain things in simple terms and give you honest answers. I'm here to give you the information you need (and show you all the options available to you) so you can make wise decisions for the future.*

*I also provide solutions that help make a difference in people's lives. Plus, I enjoy working with my clients, because they make it all worthwhile.*

*If meeting in client's home/at kitchen table: I'm honored to have earned a seat at your table, where so many important decisions are made.*



# I work for you!

## My career contract with the Physicians Mutual family

### How I get paid

### I submit my application to work for you



*I can choose to work at any insurance company, but I choose the Physicians Mutual family because I believe in the products they offer and trust in the support they provide.*

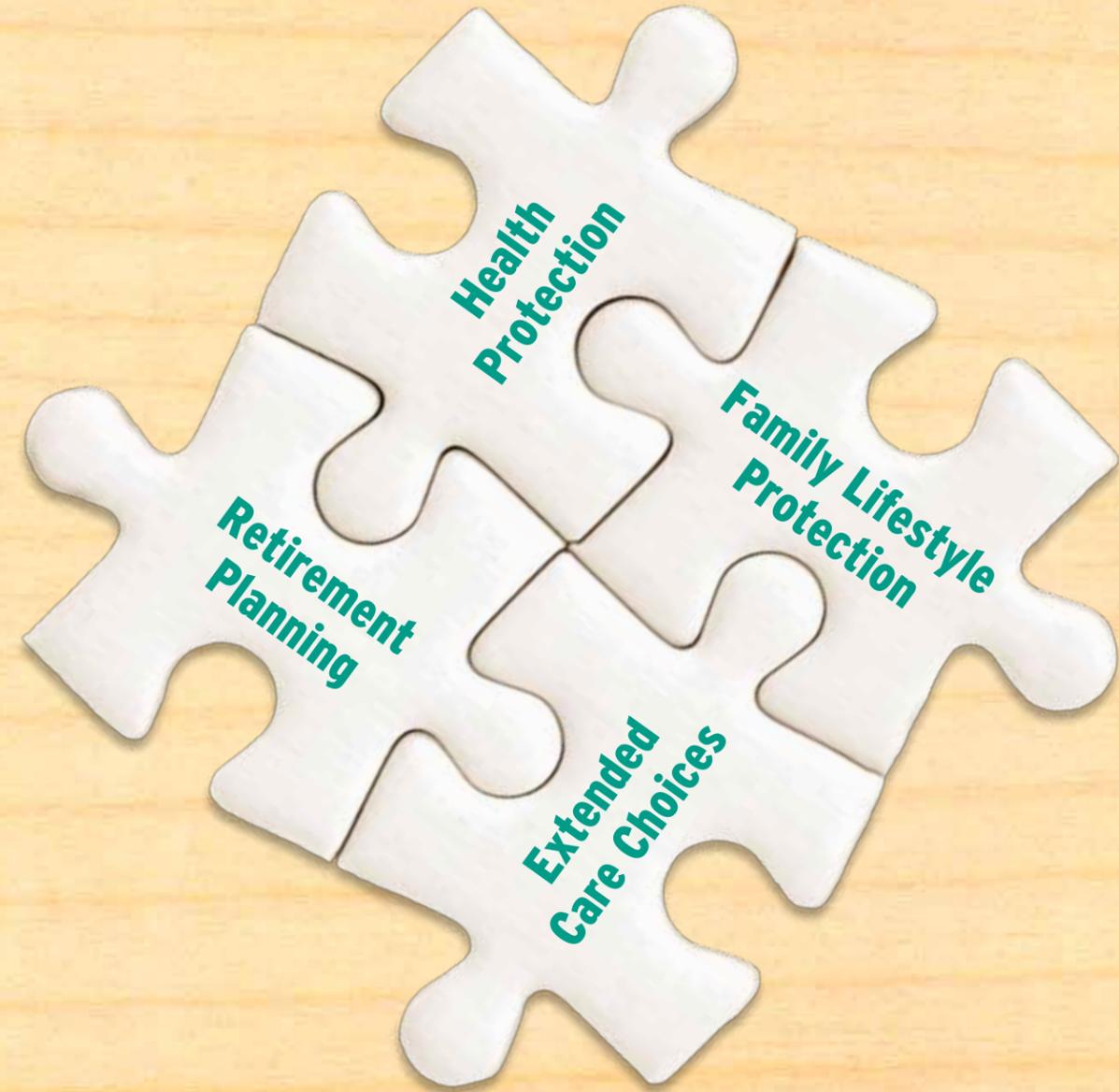
*When you buy an insurance policy from me, you are essentially hiring me – I am on your payroll. That means I work for you, so I have a commitment to provide you with top-quality service and products ... otherwise you can fire me as your producer and would be completely justified to do so.*

*I get paid by you paying your premiums, so I have an obligation to make sure you are satisfied with the products and service you receive. That's why you should never hesitate to call me if you have questions or need help – that is what I am here for and why you hire me.*

*In fact, the greatest compliment you can pay me is to recommend my services to others.*

*Now, if you're ready to hire me, we can find the best options for your needs. One of the first steps to do so is to find out what your current priority is in life.*

# What is your top priority today?



*Here are the four pieces that fit into your life puzzle. My job is to make sure there are no missing pieces.*

*Medicare falls under "Health Protection." This is what I talk to most people about, but health protection can also include cancer and dental insurance. Did your previous health plan (like one from your employer) include both of those for you? Is it important that you have cancer and dental coverage in retirement?*

*Next is "Family Lifestyle Protection." Now, do you have life insurance through work? Do you get to keep it? If no: Do you have a personal life insurance plan? It's probably something that still is important to have during retirement, too.*

*"Extended Care Choices" is the next area. During your working years, did you have disability insurance through work? What happens to that when you retire? The purpose of disability insurance is to help protect your lifestyle and your income. So then during retirement, you'll probably want protection for them as well. That is why it is a good idea to have an extended care plan that can help protect your income, lifestyle and family. What plans have you made in this area? Have you known anyone who received home health care or needed to go to a nursing home? How did that affect you/their family? This is a major area in retirement that can be just as important in planning your future health expenses.*

*The last piece of the puzzle is "Retirement Planning." This is a big area for us. Did you have a 401(k) during your working years? Will you need to roll it over when you retire? How about any IRAs? Did you want to protect those funds? I can give you some safe money options to do so. If you are there to talk about Medicare, also say: But today we are focusing primarily on Medicare.*

*With all this in mind, what is your highest priority today – health protection, family lifestyle protection, extended care choices or retirement planning?*

*Have the client select his/her top priority. Listen to the response and record the information in the Assessment; you will refer to the answer on the "Earlier we talked about" slide.*



# How can you plan for today and tomorrow?



Talking suggestions include:

*Now that I know your top priority, we can talk about the type of options you need for today and tomorrow.*

*We all have things that happen in life that can impact us financially. My job is to help you plan for your top priority and discuss solutions that may minimize the financial impact on you and your family.*

*As I learn more about your needs, we can talk about planning in more detail. After all, people don't plan to fail, they fail to plan. It is my job to help my clients build the road map to success.*



# Earlier we talked about ...

## You want:

- ✓ An insurance company that ...
- ✓ An agent that ...
- ✓ Coverage that helps protect your priorities, most importantly ...

*So if I can summarize really quickly what we have talked about so far.*

*You are looking for an insurance company that [company expectations client listed earlier].*

*You also are looking for a producer that [agent expectations client listed earlier].*

*In addition, we have concluded that [highest priority client selected] is a very high priority of yours right now. Is that correct?*

*If Physicians Mutual® and I are able to meet all your expectations, how would that help you in the long run?*

*Wait for response and don't interrupt or give answer.*

*Great! I promise to do everything I can to make sure your needs are met.*



# Plan of Action ... your next steps

*Now that we've talked about everything, how are you feeling? Do you feel we've covered enough for you to be comfortable hiring me? Do you have any questions?*

**If need to make a second appointment:**

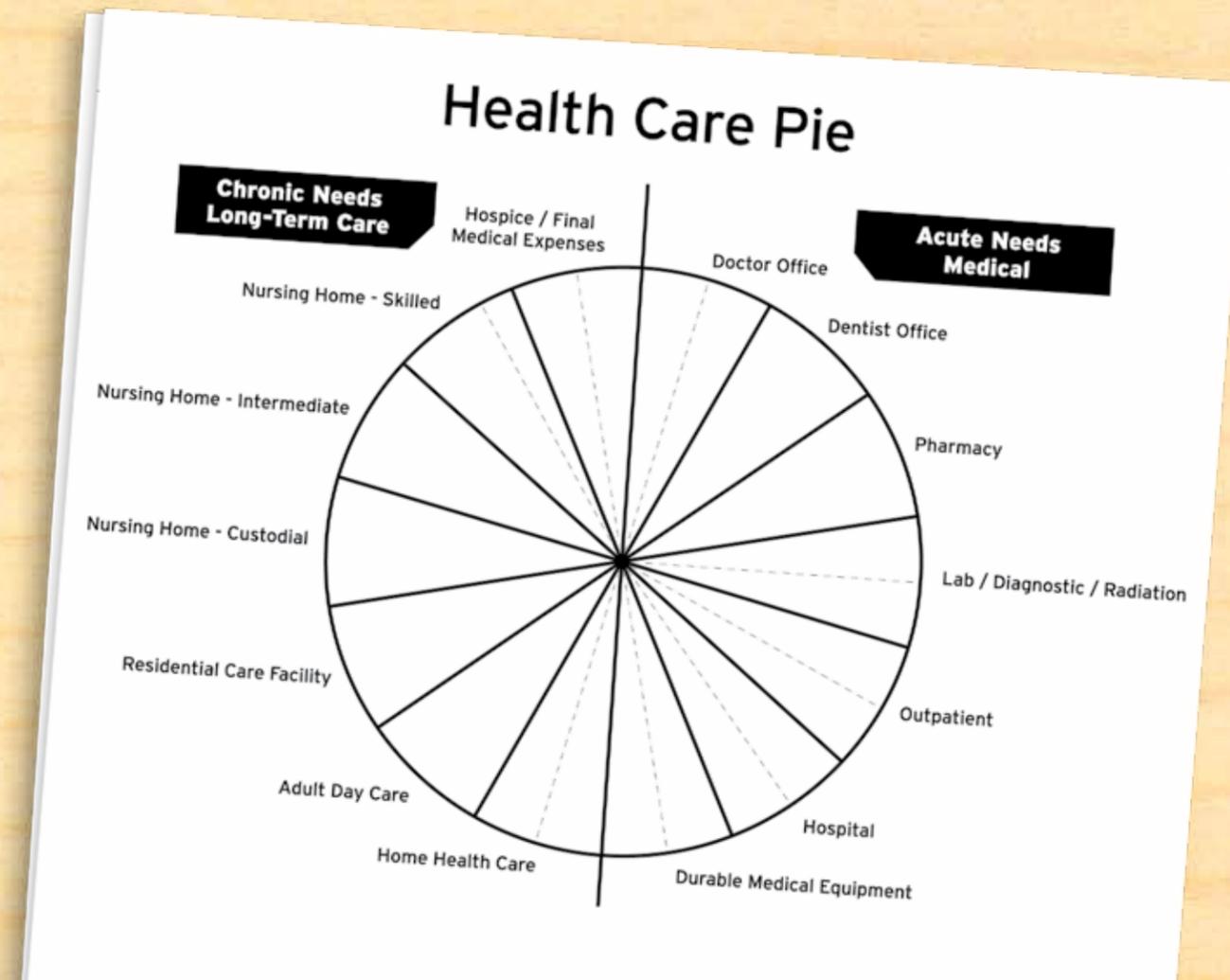
*I really appreciate you taking the time to visit with me today. I will take this information back to my office, analyze it and help you achieve [all goals client stated].*

*All of this will help you in the long run by [discuss how will help].*

*When would be a good time to get back together? Perhaps next [Wednesday] at [the same time] or would [Friday] be better?*

**If going to continue presentation:**

*Now that we've discussed your needs, let's go ahead and talk about your options.*



Neither Physicians Mutual Insurance Company, nor its agents, are connected with or endorsed by the U.S. Government or the Federal Medicare Program.

In CO, LA, and MO: Medicare Supplement coverage is available to those under age 65 eligible for Medicare due to a disability.

Ohio Residents, please note: You can obtain free information about long-term care and Medicare Supplement insurance from the Ohio Senior Health Information Program. Call toll-free 1-800-686-1578.

OH Only: Agent Medicare Supplement Insurance Solicitation Notice

- The person making this solicitation is an Ohio-licensed insurance agent.
- You may verify that the agent is licensed by contacting The Ohio Department of Insurance, 50 West Town St., Suite 300, Columbus, OH 43215, toll-free at 1-800-686-1526; TDD 1-614-644-3745, [ohioinsurance.gov](http://ohioinsurance.gov).
- The insurer issuing the Medicare supplement insurance policy is Physicians Mutual Insurance Company. You may contact the insurance company at 2600 Dodge St., Omaha, NE 68131, toll-free: 1-800-228-9100 or at [PhysiciansMutual.com](http://PhysiciansMutual.com).
- Neither the insurance company nor the agent making this solicitation have any connection or affiliation with, and are not in any way sponsored by, the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid services, or the Department of Health and Human Services.
- If you decide to purchase a Medicare supplement health insurance plan, you have the option of paying the premium directly to the insurance company.

PMA3661

2600 Dodge Street, Omaha, NE 68131



# Getting to know you ...



*Hi, Mr./Mrs. \_\_\_\_\_, I really appreciate you taking time out of your day to visit with me.*

*You have a lovely home.  
Are these pictures of your grandchildren/children?*

*I know we are here to talk about [reason for visit], but before we begin I would like to share a few things with you about the company I represent and myself.*

Getting Started - Opening Presentation

PMA3149\_E-1212

Slide 1 of 16

## What we'll talk about today ...

- Your expectations
- Who the Physicians Mutual family is
- Who I am
- Your priorities and how I can help
- Helping your family and friends

### The Confidential Assessment

Date: \_\_\_\_\_

Prepared By: \_\_\_\_\_

Prepared For: \_\_\_\_\_

2

Discuss agenda. Check boxes as you mention each one.

Getting Started - Opening Presentation

PMA3149\_E-1212

Slide 2 of 16

## Your expectations in an insurance company ...

- Is financially stable
- Provides excellent customer service
- Is reliable
- Will be there to pay claims
- Explains things in simple terms
- Is trustworthy
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3

*You may be familiar with our company through our TV and mail advertising, but our goal right now is for you to know us better, so you can be sure we'll meet your needs.*

*Now, what are the three most important expectations you have of the insurance company with whom you do business?*

*Why are these important?*

# We are a family ...

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Physicians Life Insurance Company – est. 1970

*Survived flu epidemic,  
depressions, recessions  
and wars.*



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This is a good place to have the client watch the company video. Talking suggestion:

*This video really shows what our company believes in and how we do business. If meeting in client's home/at kitchen table: I'm honored to have earned a seat at your table, where so many important decisions are made.*

Getting Started - Opening Presentation

PMA3149\_E-1212

Slide 4 of 16

# We survived the flu epidemic and honored our promises ...

“Never in the history of sickness insurance has there been such a number of claims reported by all companies as during the last six weeks, due to the prevailing epidemic.”

— 1918 Company Quarterly Report

We put customers first and ensured every claim was paid.

4a

*In 1918, a worldwide influenza epidemic struck, ultimately taking 20 million lives, including 548,000 Americans. The financial loss resulting from the surge of claims was staggering.*

*Our company's quarterly report stated, "Never in the history of sickness insurance has there been such a number of claims reported by all companies as during the last six weeks, due to the prevailing epidemic."*

*Nevertheless, our company honored its commitments, selling assets and taking out loans until every single claim was paid.*

# Our guarantees ...

**We believe in providing honest, straightforward answers**

- We do the right thing
- We listen, we care
- We deliver the promise



5

*Our business has been built on listening and doing the right thing. We treat customers the same way we want to be treated – with kindness, compassion and caring service.*

*We are here to provide the personal, one-on-one attention you deserve – because you are not a number here, but a person we care about.*

*One of our main philosophies is to provide customers and their families with honest, straightforward answers to their insurance needs. Basically, we try to make the insurance process a little easier – because good insurance shouldn't be hard to understand.*

# Join our family ...

## Claims paid quickly

- Normally paid in less than 7 days
- Paid over \$388 million in total claims last year

## High customer satisfaction

- 97% of customers are satisfied with us
- 9 out of 10 would recommend us to their family and friends

## Committed to you now and in the future

- The Trees in Memory Program

6



Figures are from the Physicians Mutual® Financial Statement, as of December 31, 2011  
Satisfaction ratings based on 2010 Customer Satisfaction Survey conducted by Wiese Research Associates

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Be sure to say amounts for each company, not just the family as a whole.

*Last year alone, we paid a total of over \$388 million on all insurance claims ... that's an average of over \$1 million paid every day!\* And those benefits, on average, are normally paid in less than a week after we receive them because we know how important it is to pay bills quickly.*

*Those are just a few of the reasons why we have such high customer satisfaction ratings. In fact, 97% of our customers are satisfied with us and 9 out of 10 would recommend us to family and friends.*

*Plus, we are committed to the environment and future generations, as our participation in the Trees in Memory Program reflects.*

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Satisfaction ratings based on 2010 Customer Satisfaction Survey conducted by Wiese Research Associates

Getting Started - Opening Presentation

PMA3149\_E-1212

Slide 6 of 16

# We plant a tree in memory ...

- A tree is planted in memory of each customer who passes on
- Over [200,000] trees have been planted so far



6a

*Carried out by the Arbor Day Foundation, we plant a tree in memory of each customer who passes on.*

*Now in its[eighth]year, the Trees in Memory Program has planted over[200,000]trees to help restore national forests that have been damaged by natural disasters. We have already filled a forest in Florida and are now helping restore one in Michigan.*

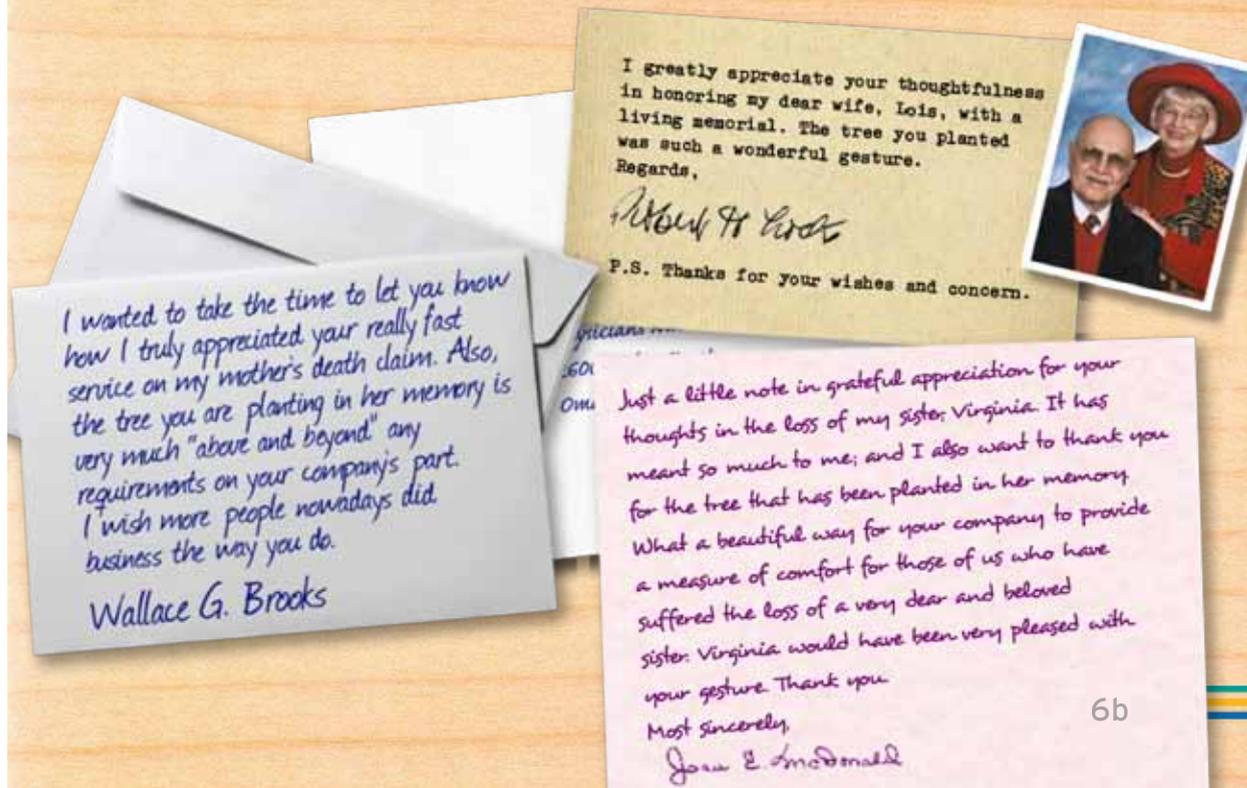
*The Trees in Memory Program celebrates the memory of customers and creates living memorials that help those left behind to cope, while also helping to sustain our national forest system and beautify our world.*

If want to discuss testimonials:

*Let's look at some of the testimonials we have received.*

If are done talking about Trees in Memory and want to move on, proceed to "Strength in our ratings" slide.

# In the words of loved ones ...



Go over each one.

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# Strength in our ratings ...

**Financial Strength Rating**  
**A<sub>M</sub> BEST**

**Physicians Mutual Insurance Company**  
**A Excellent**

**Physicians Life Insurance Company**  
**A Excellent**

August 2011

**Weiss RATINGS**  
**Financial Strength Rating**

**Physicians Mutual Insurance Company**  
**A+ Excellent**

**Physicians Life Insurance Company**  
**A- Excellent**

December 2011

**A.M. Best Rating Scale**

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good
B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Rating Suspended

**Weiss Rating Scale**

A+, A and A-	Excellent
B+, B and B-	Good
C+, C and C-	Fair
D+, D and D-	Weak
E+, E and E-	Very Weak
F	Failed

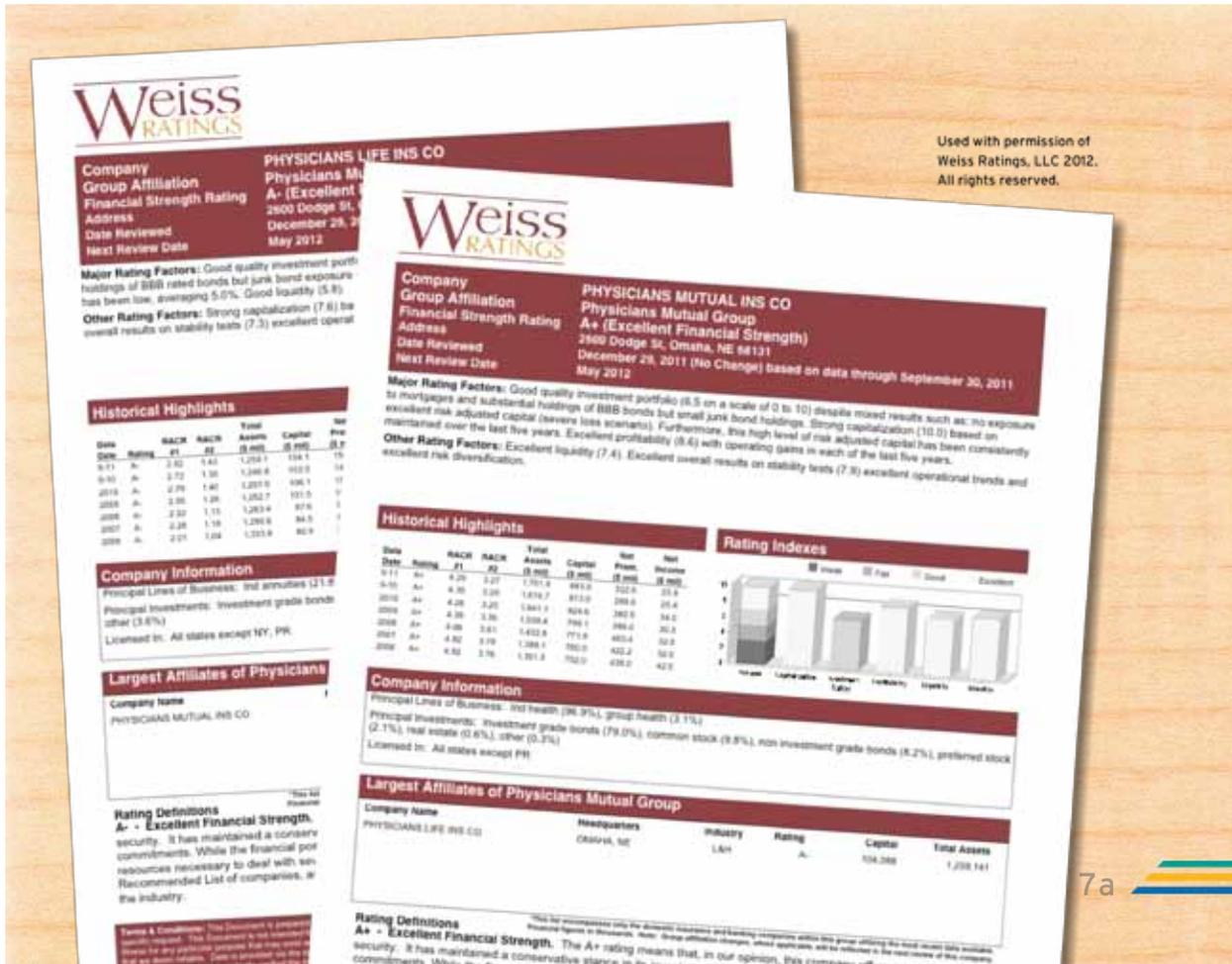
7

These do not represent a recommendation by the rating companies.

*Besides placing an emphasis on providing quality service and insurance products, our family also follows a conservative investment approach. This helps assure our clients they are backed by stable companies that have the financial strength to pay claims quickly.*

*In fact, our family consistently receives some of the highest financial strength ratings in the nation from leading, unbiased industry analysts.*

*In other words, our family is here to meet [client's three expectations of an insurance company that were mentioned earlier].*



Weiss Ratings gives Physicians Mutual Insurance Company an A+ Excellent (the highest rating possible) and Physicians Life Insurance Company an A- Excellent.

This places us on their Recommended List of companies, a group of life and health insurance companies representing the top percentages of the insurance industry.

In fact, Physicians Mutual Insurance Company is in an elite group of six life and health insurance companies representing the top 1% of the industry, while Physicians Life Insurance Company is in a group that represents the top 8.8%.

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## Your expectations in an insurance agent ...

- Returns phone calls on time
- Is knowledgeable
- Answers your questions
- Is trustworthy
- Explains things in simple terms
- Is up front about things
- Puts your needs first

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*A person has many trusted advisors in their life, like lawyers, accountants and doctors. Your insurance producer is another person you should be able to turn to for advice. Their job is to give you straightforward information in the simplest way possible.*

*What are the three most important expectations you have of your insurance producer? Why are these important?*

*Let's say it is three years from now. How will we know we have been successful today?*

*Some of my clients like to do a review about every six months or after one year. Which of these works best for you? Of course you can call me at any time you want.*

## Who I am ...

- My experience as an agent
- My education in insurance
- My life outside of work

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*Let me take a moment to tell you a little about who I am and what I do.*

*I have been in the insurance business for [XX] years and specialize in [health insurance planning, retirement planning, etc.].*

*To become a producer with the Physicians Mutual family, I go through rigorous and ongoing training.*

*I am currently a member of [industry organizations] and have received my [industry designations: LUTCF, CLU, CHFC, etc.].*

*When I'm not talking to people about insurance, I [activities and/or family information].*

## What I do ...

I help people understand their insurance options and choices so they can make wise decisions.

I provide solutions that help make a difference in people's lives.

I enjoy working with my clients because they make it all worthwhile.

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*It is essentially my job to make the insurance process as easy as possible for you. I can explain things in simple terms and give you honest answers. I'm here to give you the information you need (and show you all the options available to you) so you can make wise decisions for the future.*

*I also provide solutions that help make a difference in people's lives. Plus, I enjoy working with my clients, because they make it all worthwhile.*

*If meeting in client's home/at kitchen table and didn't say on "We are a family" slide: I'm honored to have earned a seat at your table, where so many important decisions are made.*

# I work for you!

- My career contract with the Physicians Mutual family
- How I get paid
- I submit my application to work for you



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*I can choose to work at any insurance company, but I choose the Physicians Mutual family because I believe in the products they offer and trust in the support they provide.*

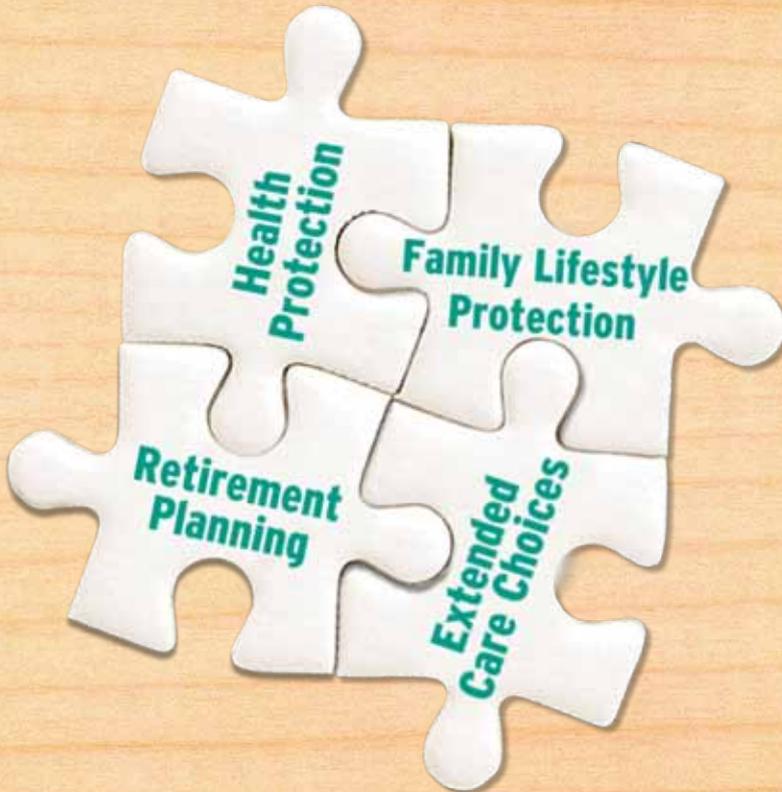
*When you buy an insurance policy from me, you are essentially hiring me – I am on your payroll. That means I work for you, so I have a commitment to provide you with top-quality service and products ... otherwise you can fire me as your producer and would be completely justified to do so.*

*I get paid by you paying your premiums, so I have an obligation to make sure you are satisfied with the products and service you receive. That's why you should never hesitate to call me if you have questions or need help – that is what I am here for and why you hire me.*

*In fact, the greatest compliment you can pay me is to recommend my services to others.*

*Now, if you're ready to hire me, we can find the best options for your needs. One of the first steps to do so is to find out what your current priority is in life.*

# What is your top priority today?



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*Here are the four pieces that fit into your life puzzle. My job is to make sure there are no missing pieces.*

*Medicare falls under "Health Protection." This is what I talk to most people about, but health protection can also include cancer and dental insurance. Did your previous health plan (like one from your employer) include both of those? Is it important that you have cancer and dental coverage in retirement?*

*Next is "Family Lifestyle Protection." Now, do you have life insurance through work? Do you get to keep it? If no: Do you have a personal life insurance plan? It's probably something that still is important to have during retirement, too.*

*"Extended Care Choices" is the next area. During your working years, did you have disability insurance through work? What happens to that when you retire? The purpose of disability insurance is to help protect your lifestyle and your income. So then during retirement, you'll probably want protection for them as well. That is why it is a good idea to have an extended care plan that can help protect your income, lifestyle and family. What plans have you made in this area? Have you known anyone who received home health care or needed to go to a nursing home? How did that affect you/their family? This is a major area in retirement that can be just as important in planning your future health expenses.*

*The last piece of the puzzle is "Retirement Planning." This is a big area for us. Did you have a 401(k) during your working years? Will you need to roll it over when you retire? How about any IRAs? Did you want to protect those funds? I can give you some safe money options to do so. If you are there to talk about Medicare, also say: *But today we are focusing primarily on Medicare.**

*With that in mind, what is your highest priority today – health protection, family lifestyle protection, extended care choices or retirement planning?*

# How can you plan for today and tomorrow?



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*Now that I know your top priority, we can talk about the type of options you need for today and tomorrow.*

*We all have things that happen in life that can impact us financially.*

*My job is to help you plan for your top priority and discuss solutions that may minimize the financial impact on your family.*

*As I learn more about your needs, we can talk about planning in more detail. After all, people don't plan to fail, they fail to plan. It is my job to help my clients build the road map to success.*

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## Earlier we talked about ...

You want an insurance company that:

- 
- 
- 

You want an agent that:

- 
- 
- 

You want coverage that helps protect your priorities, most importantly:

- 

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*So if I can summarize really quickly what we have talked about so far.*

*You are looking for an insurance company that [company expectations client listed earlier].*

*You also are looking for a producer that [agent expectations client listed earlier].*

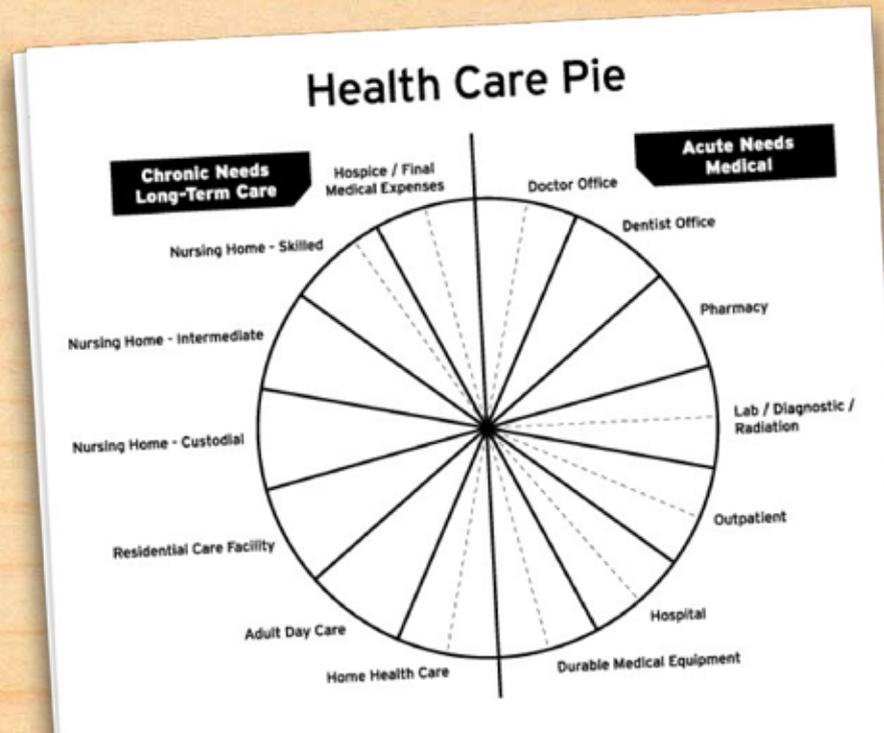
*In addition, we have concluded that [highest priority client selected] is a very high priority of yours right now. Is that correct?*

*If Physicians Mutual® and I are able to meet all your expectations, how would that help you in the long run?*

*Wait for response and don't interrupt or give answer.*

*Great! I promise to do everything I can to make sure your needs are met.*

## Plan of action ... your next steps



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*Now that we've talked about everything, how are you feeling? Do you feel we've covered enough for you to be comfortable hiring me?*

*Do you have any questions?*

*If need to make a second appointment:  
I really appreciate you taking the time to visit with me today. I will take this information back to my office, analyze it and help you achieve [all goals client stated].*

*All of this will help you in the long run by [discuss how will help].*

*When would be a good time to get back together? Perhaps next [Wednesday] at [the same time] or would [Friday] be better?*

*If going to continue presentation:  
Now that we've discussed your needs, let's go ahead and talk about your options.*

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## Disclaimer

Neither Physicians Mutual Insurance Company, nor its agents, are connected with or endorsed by the U.S. Government or the Federal Medicare Program.

In CO, LA and MO: Medicare Supplement coverage is available to those under age 65 eligible for Medicare due to a disability.

Ohio Residents, please note: You can obtain free information about long-term care and Medicare Supplement insurance from the Ohio Senior Health Information Program. Call toll-free 1-800-686-1578.

OH Only:

Agent Medicare Supplement Insurance Solicitation Notice

- The person making this solicitation is an Ohio-licensed insurance agent.
- You may verify that the agent is licensed by contacting The Ohio Department of Insurance, 50 West Town St., Suite 300, Columbus, OH 43215, toll-free at 1-800-686-1526; TDD 1-614-644-3745, [ohioinsurance.gov](http://ohioinsurance.gov).
- The insurer issuing the Medicare Supplement insurance policy is Physicians Mutual Insurance Company. You may contact the insurance company at 2600 Dodge St., Omaha, NE 68131, toll-free: 1-800-228-9100 or at [PhysiciansMutual.com](http://PhysiciansMutual.com).
- Neither the insurance company nor the agent making this solicitation have any connection or affiliation with, and are not in any way sponsored by, the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid services, or the Department of Health and Human Services.
- If you decide to purchase a Medicare supplement health insurance plan, you have the option of paying the premium directly to the insurance company.

PMA3661

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