

This e-mail was sent via my laptop computer.

----- Forwarded by Brandon Rowell/Ins/MetLife/US on 12/12/2007 09:28 AM -----

James M

12/11/2007 11:52 AM

To Brandon Rowell/Ins/MetLife/US@MetLife

cc Rebecca

Subject Re:

You got it down... Great job. I would say that you took your "Year 2007 Topic" of underwriting to heart and certainly have mastered how dental is underwritten.

You will use this for the rest of your career in being able to:

- Go toe to toe with consultants
- Gaining the respect of underwriters which will lead to a stronger partnership and working arrangement
- Challenge the rates of your competition
- Position both new sales numbers and renewals

Remember - if you can illustrate how the number is derived, you can sell that number and all the things that come with it. Let's see what we get out of u/w. This is a great exercise to do on all large renewals, adds and new business in advance of what you get from u/w.

Tackle Disability & Life u/w for 2008!

Jim  
MetLife Employee Benefits  
Regional Director: Cleveland - Pittsburgh  
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( )

FINRA Registered Representative  
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Securities offered by MetLife Securities, Inc. (MSI) (FINRA/SIPC).  
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This note sent via laptop.  
Brandon Rowell/Ins/MetLife/US

Brandon  
Rowell/Ins/MetLife/US  
12/10/2007 08:48 AM

To

cc

Subject

I had a good conversation with on Friday...

While we don't have numbers back from UW yet, we are in GREAT position. I've taken the last 30 months of experience (the first 6 weren't favorable for selling) and come up with the following.

- [REDACTED] is looking for a flat 5%, and therefore I adjusted the retention accordingly.
- The only thing yet to be determined is how much savings we need to guarantee to make this deal happen.
- The spreadsheet has been created with Formulas, so adjust the margin for example, the status on the right changes. The only thing you may have to chance manually is the Trend Factor.
- All I ask of you at this point is to take a look at what I've done to make sure that I have set this up appropriately for my conversation with UW and [REDACTED] County.

Thanks,

Brandon Rowell  
Account Executive  
Metropolitan Life Insurance Company®  
9200 South Hills Boulevard  
Suite 130  
Broadview Heights, OH 44147

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[REDACTED] Dent Exp\_xls.zip