

Insurance Agents

Readers: This page includes a list of recommended insurance agents. I have worked with many of them for years, although some are newer to me. All of the agents listed on this page are paid advertisers on the site but have been vetted by me. Prior to November 2015, this vetting process consisted of a review of their website and primarily emailed conversations/questions. Beginning in November 2015, I began requiring an application (see below) that you can review. I appreciate [hearing feedback](#) on these advertisers, both good and bad and will remove a recommendation if I receive repeated complaints of poor service.

Disability and Term Life Insurance

Dr Disability Quotes



DrDisabilityQuotes.com Bob Bhayani, MBA is managing partner for a truly independent provider of disability insurance planning solutions to the medical community nationwide. Bob regularly lectures at hospitals and faculties regarding creation of income protection and risk management solutions.

Bob has specialized in working with residents and fellows early in their careers to set up sound financial and insurance strategies. Bob has leveraged his decades worth of relationships with top insurance companies to deliver discounts to all eligible applicants. DrDisabilityQuotes.com is an interactive website where physicians are able to gain a wealth of knowledge regarding disability insurance and also run instant life insurance comparison quotes from various companies. [Dr Disability Quotes Application](#)



Set For Life Insurance

Since 1993, [Set For Life Insurance](#) has been a national leader in helping thousands of physicians with their disability insurance needs. They have the largest portfolio of available exclusive discounts in the country. Set for Life also has the largest availability of unisex rates nationwide helping women save significantly. As independent brokers, they shop around and help compare plans to find the most suitable policy at the best available price. Jamie Fleischner, President of Set for Life, is known for her responsive, knowledgeable, and down to earth manner when working with her clients. [Set-for-Life-Insurance-application](#)

MR Insurance Consultants



[MR Insurance Consultants](#) Michael Relvas is a CFP professional and independent insurance agent that helps physicians and physician families nationwide with their disability insurance needs. He was the first disability insurance advertiser on the site, has contributed several guest posts over the years, and has helped many blog readers with their insurance needs. He's very approachable and can help with comparing the top physician disability policies so you can make a truly informed decision on the policy that best suits your personal needs, or review your existing policies to confirm they include the proper features at a competitive price.

Kaplan Financial



[Kaplan Financial](http://www.KaplanFinancial.net) Robert B. Kaplan, Certified Financial Planner™, founder and President of Kaplan Financial, specializes in serving the unique disability insurance needs of over 2,500 physicians nationwide. Robert, who founded the firm in 1990, is a former CPA with Ernst & Young and has been married to a practicing physician for over 25 years. Robert is a recognized sales leader among disability insurers. He works with a broad range of insurers to find the best combination of policy features, cost, and financial strength for you. As a result, he is able to make informed recommendations based on objective research and your individual needs.

Kaplan Financial is the place to go for objective and experienced financial advice, discounted rates on individual disability insurance, and a long-term commitment of superior service. I invite you to contact Robert Kaplan, CFP® today by visiting his website at www.KaplanFinancial.net; email at robert@kaplanfinancial.net; or by calling 818.783.6620.

PKA Insurance Group

DISABILITY INSURANCE & TERM LIFE INSURANCE

OWN OCCUPATION
MEDICAL SPECIALTY DEFINITION

DISCOUNTS AVAILABLE ON DISABILITY
INSURANCE UP TO 40%
(RESTRICTIONS APPLY)



Pradeep Audho is an independent insurance broker and the owner of [PKA Insurance Group Inc.](#) His focus is on Disability and Life insurance. Pradeep has over 14 years of experience providing clients with Disability and Life insurance. He represents all the major disability insurance carriers. Many of his clients are immigrant physicians and he is very experienced with the additional issues they may encounter when purchasing insurance products on a work-visa or as a non-US citizen. You can request a disability quote [here](#). And you can also run instant Term Life insurance quotes by clicking [here](#).

Pattern

The Pattern logo consists of a green sunburst icon to the left of the word 'pattern' in a bold, lowercase, sans-serif font. Below the logo, the text 'SAVE TIME' is in green, followed by 'Compare the "Big 6" Quotes Side-by-Side' in black. Another green heading reads 'ALL STATES, ALL SPECIALTIES', followed by a list of three bullet points: '- One simple form', '- All six own-occupation companies', and '- Resident & fellow program discounts available'. At the bottom left is an illustration of a hand in a suit sleeve pointing to the right. To the right of the hand is a green rounded rectangle containing the text 'It only takes 37 seconds - Request your quotes today!' in white.

[Pattern](#) provides simplified tools and training to protect

doctors finances, families and futures.

We do this primarily in two ways:

– With disability and life insurance – We only quote and compare own-occupation DI providers and the best term life rates to take the guess-work out of these decisions for doctors.

– Expert educational webinars and seminars – We partner with experts in taxes, job search, legal issues, and debt... to provide valuable honest content for residents, fellows, and early career physicians.

We want to help doctors eliminate confusion, defeat misinformation and guide them in the next steps to take financially.



DISCOUNTED
TRUE OWN SPECIALTY
DISABILITY
AND TERM LIFE
INSURANCE

713-966-3932

M.D. FINANCIAL SERVICES
YOUR FUTURE IS OUR FOCUS

MD Financial Services

[MD Financial Services](#), We offer “Own Specialty Discounted Disability Contracts” that pay when you are unable to perform the duties of your specific medical specialty, even if you retrain for another specialty or occupation and regardless of your post disability income. We pride ourselves on designing the right policy for each specific individual physician. For example, dual waiting period disability insurance may work better for your situation and save you money. Likewise, with Term Life Insurance a laddered term life strategy can protect your family the right way and save you thousands in premiums over the years as you gain Financial Independence. Owner Scott

Nelson-Archer, CLU, ChFC and his team (Ryan, Amber, Gary, Matt, and Joe) have 25+ years of experience helping thousands of physicians across the country protect their future with disability income insurance and low-cost life insurance. Give them a call or drop them an email, you will be glad you did.

PearsonRavitz



[Stephanie Pearson, MD, FACOG](#), brings the experience of a physician into the disability and life insurance market. Injured in the prime of her career, the Board Certified OB/GYN took an unexpected journey to becoming an advocate and advisor for physician insurance. Scott Ravitz, a longtime broker and insurance expert to the medical community, was a natural advisor and behind-the-scenes colleague for Stephanie. The partnership of PearsonRavitz wields the duo's powerful combined skill set – and has made them sought-after experts on the basics and nuances of disability and life insurance for doctors. [PearsonRavitz Application](#)

Physician Financial Services



[Physician Financial Services](#) Lawrence Keller, CFP, CLU, ChFC, RHU, LUTCF is well-known to blog readers from a half dozen or more guest posts he has published over the years. He is also a frequent blog commenter on insurance related posts. Although I've never bought a policy from him, I've gone to him or quotes in the past and been very impressed with his knowledge and helpfulness.

Insuring Income and OmniMed Financial & Insurance

[Insuring Income and OmniMed Financial & Insurance](#) Joe Capone, ChFC, LUTCF & Rick Warren, MBA – are independent insurance agents who specialize in working with physicians across the country. They are long time contributors & advertisers. Their approach is simple, efficient, and straightforward while also embracing the technology that you can find at their website, insuringincome.com . They will help you to select, review, and apply for disability and term life insurance. Use the instant term life quote tool [HERE](#) . No personal information required. You can even start the application at the website in under 10

minutes.

All own occupation disability insurance carriers quoted. Offering discounts for all carriers (including Unisex pricing for females). They have a unique [DI Quote Roll](#) (auto filtered down to “Physician” quotes) that shows results from prior quotes so you don’t have to wait to get an idea of what is available. [Request quotes for Disability Insurance](#) from most carriers. [insuring-income-application](#)

Term Life

Your Term Quotes



[YourTermQuotes.com](#) is a term life insurance quote and application website. Obtain quotes and apply with a few simple clicks. No interacting with one of the licensed agents unless you want to. They are available to speak with you at any time. Their system allows you the flexibility and efficiency to generate your own instant quotes and complete your application in minutes. For those of us that are more DIY this is a pretty self-contained system with little to no interaction. They have been helping physicians obtain quality

life insurance for over 25 years so you can have confidence this will be done correctly. All life insurance companies on their platform offer electronic processing from application to policy delivery, are A+ rated or better, \$10 Billion or bigger, and 60 years or older. If you have questions you can always call them at 713-966-3932 or email them at SNA@MDFinancialServices.com

Term Life App



TermLifeApp.com was founded, by Ivana Hedvig Ing, on the basic principal of providing a fast and simple way to Compare, Select and Apply for Term Life Insurance from the comfort of your own home. We understand that time is a precious commodity for physicians so our team has streamlined what could be a lengthy application process. After comparing and selecting your instant quote, TermLifeApp gives you the option to apply directly online or request a consult from one of our insurance specialists. Ivana Hedvig built a team and website with the intent of providing conflict-free guidance to physicians and unbiased quote comparisons from the top A+ rated insurance carriers. With her Masters in Engineering, Ivana has utilized her astute analytical and technical skills in underwriting various options and implementing successful insurance plans

for over 15 years. If you have any questions feel free to email us at info@termLifeapp.com.

Term 4 Sale

Term4sale.com Hands down the best term life insurance comparison site on the web. No personal information required. After you see your quotes, it will list agents in your area. Term4Sale believes it is important to get competing advice from more than one agent. As each agent appointed by the same company sells the same product for the same price, go with the agent who gives you the best advice.

Home and Auto Insurance

StoneBriar Insurance Group

Stonebriar Insurance Group specializes finding the best HOME and AUTO insurance coverage in the marketplace. Jared Rossi, the owner of an independent property and casualty insurance brokerage, is able to provide numerous options for insurance to his clients because he represents over 100 top rated insurance companies. When choosing an insurance agency, you want a company that you can trust. Because we are an independent, privately held firm, we do not work for any specific insurance company; we work for you! Due to this relationship and over 12 years of experience, you can feel confident that we are looking out for your best interests and providing the best combination of service, coverage and price. We are located in Texas, but can provide insurance in AL, AR, AZ, CA, FL, IL, KS, LA, MS, ME, NC, ND, NY, OH, OK, TN, and VA. Contact Jared at 469-362-5300 or jared@stonebriarinsurance.com

Insurance agents- Would you like to be listed here or buy a banner ad or newsletter sponsorship elsewhere on the site? Fill out the attached application and send it to cindy@whitecoatinvestor.com (CC editor@whitecoatinvestor.com for a faster response.) We'll get back to you within a few days with an approval decision and pricing.

[Application for Insurance Listing](#)