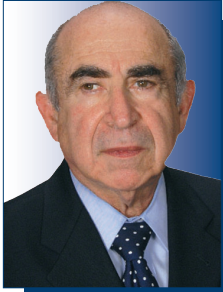


Disability Insurance Insights...



**EUGENE
COHEN**

began his insurance industry career in Cleveland, OH, with a company that specialized in disability income protection.

In 1981 Cohen founded the Eugene Cohen Insurance Agency, Inc., Skokie, IL, which specializes in DI, life, LTCL, fixed annuities, and impaired risk cases. The agency is a member of LifeMark Partners, NAILBA, the IDIS and is a founding member of The Plus Group.

Cohen received the W. Harold Petersen Lifetime Achievement Award from the IDIS and NAILBA's Douglas Mooers Award for Excellence.



**MICHAEL
COHEN,**

CLU is president of the Eugene Cohen Insurance Agency, helping brokers, general agents, broker/dealers and financial advisors serve their clients.

Cohen has served on carrier advisory boards and organization boards of directors. He is a member of the Risk Appraisal Forum.

Eugene and Michael can be reached at Eugene Cohen Insurance Agency, Inc. Telephone: 800-333-4340. Website: www.cohenagency.com. Emails: michael@cohenagency.net; eugene@cohenagency.net.

Disability Insurance And Baseball Season And Your Summer Sports!

April is such a great time of year for any sports enthusiast. Baseball season starts in earnest in April, which always reminds us of summer sports and sports related injuries. As planners, advisors, and any producer who recommends insurance products, disability insurance should be a product on the top of the list for your working clients.

As you've heard us say time and time again, Need Motivates Action. The need for income and cash flow is constant. Every one of your clients needs some type of cash flow to make sure they can pay their bills. The majority of your clients are working so that they can maintain their standard of living in the style they enjoy and put money

away for savings.

We all know that most of your clientele are working every day because they enjoy the chosen occupation that they engage in for most of the hours in their week. Most of your clients would identify with an occupation they feel they have mastered, enjoy, and plan on continuing to focus their energy on.

Playing adult sports can be a great way to stay connected with friends and peers. From soccer, to hockey, to tennis, pickleball and golf, there's a sport for everyone to participate in. According to injuryfacts.ncs.org,* there were three million plus sports and recreational equipment emergency room visits in 2021. Over a million of those visits were by individuals over age 25, and

well over 200,000 of those emergency room visits were by individuals over age 65! We are sure you've known friends, loved ones, or even yourself who could have been part of the statistics in any given year.

While the majority of those who were injured in the 2021 statistics were released from the emergency room the same day, over 400,000* had to be admitted or died from their injuries. This was a much larger number than probably anyone would have expected. If you broke that down to a daily number, then more than 1,000 individuals, on average, per day were injured so severely that they needed to be admitted to the hospital and/or passed from their injuries.

The need for disability insurance has never been greater. While thoughts and

prayers are always appreciated, you know there's more of an issue when the Sunday donations are dedicated to a particular family. Or when you see that email about a new GoFundMe page for a neighbor or someone whose name you recognize.

As leaders in our community, it impacts everyone to see a family trying to deal with an injury or sickness of the primary income earner. Disability insurance is the product that protects so much for those that need it during an extended injury and sickness. It protects more than just one's monetary possessions. It protects so many non monetary parts of our lives we sometimes don't even think about.

Disability insurance can protect one's dignity as a provider to their family. It

can protect against the possible scarring humiliation a child or family member may face when a GoFundMe page needs to be distributed around the community. It can protect the advisor, who clients rely on to obtain proper financial advice. Disability insurance can protect the ones we love in so many additional ways than we normally even think about.

So the next time you gear up for your favorite summer sport, keep in mind how important disability insurance can be—for so many reasons that touch us both financially and emotionally. 🌍

**<https://injuryfacts.nsc.org/home-and-community/safety-topics/sports-and-recreational-injuries/>.*