

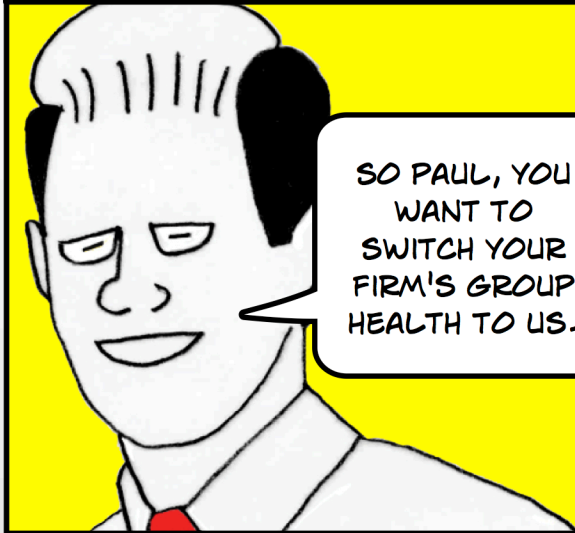
The Comic Adventures of
**ERNEST
AGENT™**



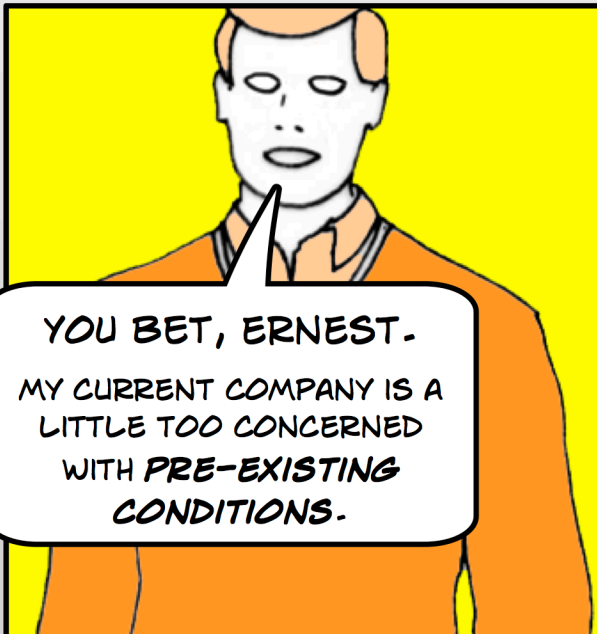
Written and drawn by Alan Shulman, CPCU
Courtesy of Agency Ideas® sales & marketing newsletter.
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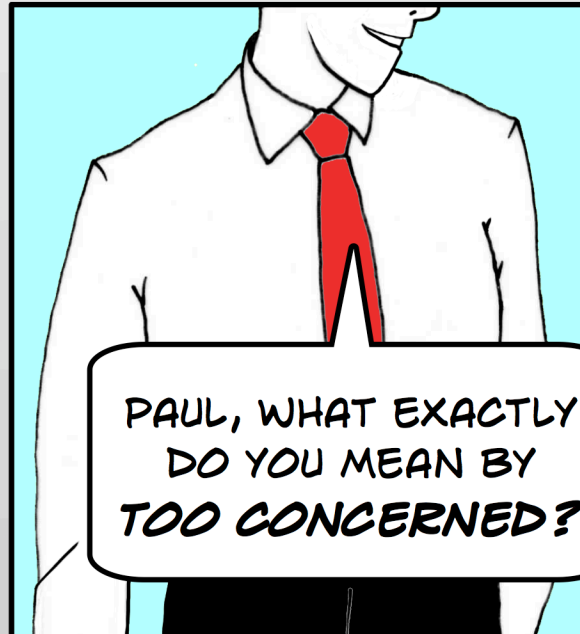
ERNEST DISCUSSES GROUP
HEALTH WITH PAUL PROSPECT...



SO PAUL, YOU
WANT TO
SWITCH YOUR
FIRM'S GROUP
HEALTH TO US.



YOU BET, ERNEST.
MY CURRENT COMPANY IS A
LITTLE TOO CONCERNED
WITH **PRE-EXISTING
CONDITIONS.**



PAUL, WHAT EXACTLY
DO YOU MEAN BY
TOO CONCERNED?



WELL, I JUST RECEIVED
THIS QUESTIONNAIRE ...



THEY WANT TO KNOW THE
LAST TIME THAT EACH
NEW EMPLOYEE
COUGHED!