



Who We Are

## The Firm of Steve H. Kobrin, LUTCF

**We are an independent life insurance brokerage firm that puts our clients' best interests first. Our team serves high net-worth individuals and business owners as well as high risk and uninsurable "impaired cases." We offer a concierge life insurance process to ensure the policy is approved as it's quoted, so there are no unpleasant surprises for our clients.**

**Our team includes the nation's leading experts on life insurance prequalification, having helped thousands of Americans get insured at affordable rates. No other life insurance broker in the country has as much hands-on experience in working with both consumers and underwriters together, tirelessly advocating on behalf of each and every client.**

### Why I Love Selling Life Insurance

I have been in the life insurance business for 25 years. In a time when people are constantly changing careers or trying to find their niche, a quarter of a century is a long time to stick with something, grow, and succeed. I believe that the reason I have found success and fulfillment in my life's work is because I know my "why".

In other words, I know why I am doing what I am doing. I have a goal and a purpose behind what I do. I don't just go to work, day in and day out, slogging through my tasks like so many others do. The driving purpose behind my work gives me vision and helps me help others. Here are some reasons for my dedication and commitment to my calling in the life insurance business:

#### 1. It's a Family Tradition

My father, Leon Kobrin, of blessed memory, was a life insurance agent in the 1950s, 60s, and 70s. I grew up working in his firm and saw firsthand what the job entailed. I worked there from grade school through college and because of this experience, the life insurance business became part of my DNA.

My father acted as a role model and mentor to me. He taught me how to conduct business, and he shared his wisdom and the lessons he learned from his experience. He also mentored me in sales and marketing. Most importantly, he drove home the purpose of this product: to allow people to take care of the people they love.

Selling life insurance has become much more than a job to me. It has become a way to continue the family legacy of helping people take care of their loved ones.

#### 2. It's a Path for Choosing My Own Destiny

After I graduated college, I held a number of sales and marketing positions, and eventually ended up as the operations manager of a computer supply distributor. This job gave me a solid grounding in business operations.

During my time with the company, I also developed a keen sense of how mergers and acquisitions can impact your career. Sure enough, the business was sold and I was let go. My Plan B at the time had been to get back into sales, where I could rise and fall by my own merit.

Of course, the life insurance industry was a natural place to go, given my upbringing and prior experiences. At the time, I would rather have the pressures of self-employment than the stress of working for people who didn't give a hoot about my career. I still think this way, and I count my blessings that America is the land of opportunity for people who want to steer their own ship through life's waters.

## 3. It's a Way to Do Good

It is important to me that the work I do makes a difference. I want my job to have a positive impact on people's lives. I can't think of a better way to do this than to make sure our widows and orphans have the money they need to not only survive, but retain their independence.

Life insurance is also sold for other reasons, such as funding business partnership agreements, covering key executives, paying estate taxes and other debts, and making important gifts to charities. All of these needs for life insurance share one thing in common: a desire to preserve and protect that which we hold most dear. I feel privileged to be able to help thousands accomplish this efficiently and economically.

## 4. It's a Challenge

Selling life insurance is enormously competitive. There is someone licensed to sell life insurance on almost every block. This includes other independent brokers, captive agents, property and casualty brokers, accountants, bankers, stockbrokers, investment advisors, and wealth managers. Ads for instant quotes permeate the Internet, TV, and radio. You can't join any senior organization, professional association, and alumni or fraternal establishment without getting solicited for guaranteed coverage.

Those of us who are determined to succeed in such a competitive environment must be at the top of our game. Every part of our practice, from our business model to our marketing plan to our product knowledge, has to be world-class. This takes time, money, and the perseverance to offer the highest level of service.

## How We Can Help

**We are an independent life insurance brokerage firm that puts our clients' best interests first. Our goal is to make life insurance easy, quick, and painless to buy. Specializing in cases that are hard to place – whether due to complicated medical factors or exciting hobbies – we serve clients nationwide out of our office in the suburbs of New York City.**

**Our specialties include the purchase of life insurance for:**

- Divorce settlements
- "Impaired risk" cases
- Business partnership agreements
- High-net-worth individuals
- Premium financing

**Our seasoned staff is experienced in delivering quality customer service and remaining ever mindful of ethics in business — the two most important qualities a life insurance brokerage must have. We welcome the opportunity to serve you and your family.**

**To learn more, contact us today. Visit our [website](#), read our [blog](#), connect with me on [LinkedIn](#), download our free ebook, [The Guide to Buying Life Insurance](#), or request a policy audit today by calling our office at (866) 633-1818 or by email at [skobrin@stevenkobrin.com](mailto:skobrin@stevenkobrin.com).**

## 5. It's Allowed Me to Specialize

I believe that part of my success has come because I specialize in one product and master it: life insurance. By being an expert in a narrow field, I have established myself as a specialist that other professionals turn to when they need help getting their clients life insurance.

When other brokers turn people away because of the high medical or lifestyle risk they represent, I get the policies these people need. And while other brokers submit applications and hope for an approval, I prequalify my candidates and give them the confidence of an approval at the rate quoted.

Because I love what I do, it's both an honor and a privilege to be in a position to serve so many people. Do you know your purpose behind what you invest your time, money and energy in? What would you change if you could? Do you have a question about life or life insurance? Ask anything by emailing me at [skobrin@stevenkobrin.com](mailto:skobrin@stevenkobrin.com).

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