



Building Sustainable Non-Dues Revenue for Dental Associations

A proven path to financial independence
scratch.

—without starting from

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Agenda

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The Challenge

Diversify beyond dues

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The Model

Insurance as revenue engine

3

The Opportunity

Own a thriving book of business

The Challenge

Pressure to Diversify

Membership dues alone can no longer sustain modern Association operations. Leaders know they need new revenue — but the path forward isn't always clear.

- Dues revenue under increasing pressure
- For-profit entity discussions stall without a roadmap
- Building an insurance agency from scratch feels overwhelming

The Core Question

How do you launch a revenue-generating insurance operation without the infrastructure, expertise, or carrier relationships to do it alone?





Professional Insurance Programs

Our Story: Professional Insurance Programs

1982

Year Founded

Over 40 years serving dentists

26

States Licensed

Non-resident licenses obtainable
nationwide

40+

Years of Success

Purpose-built for Association non-
dues revenue

A full-service insurance agency offering all lines of coverage —built from day one to serve as a non-dues revenue generator for dental associations.

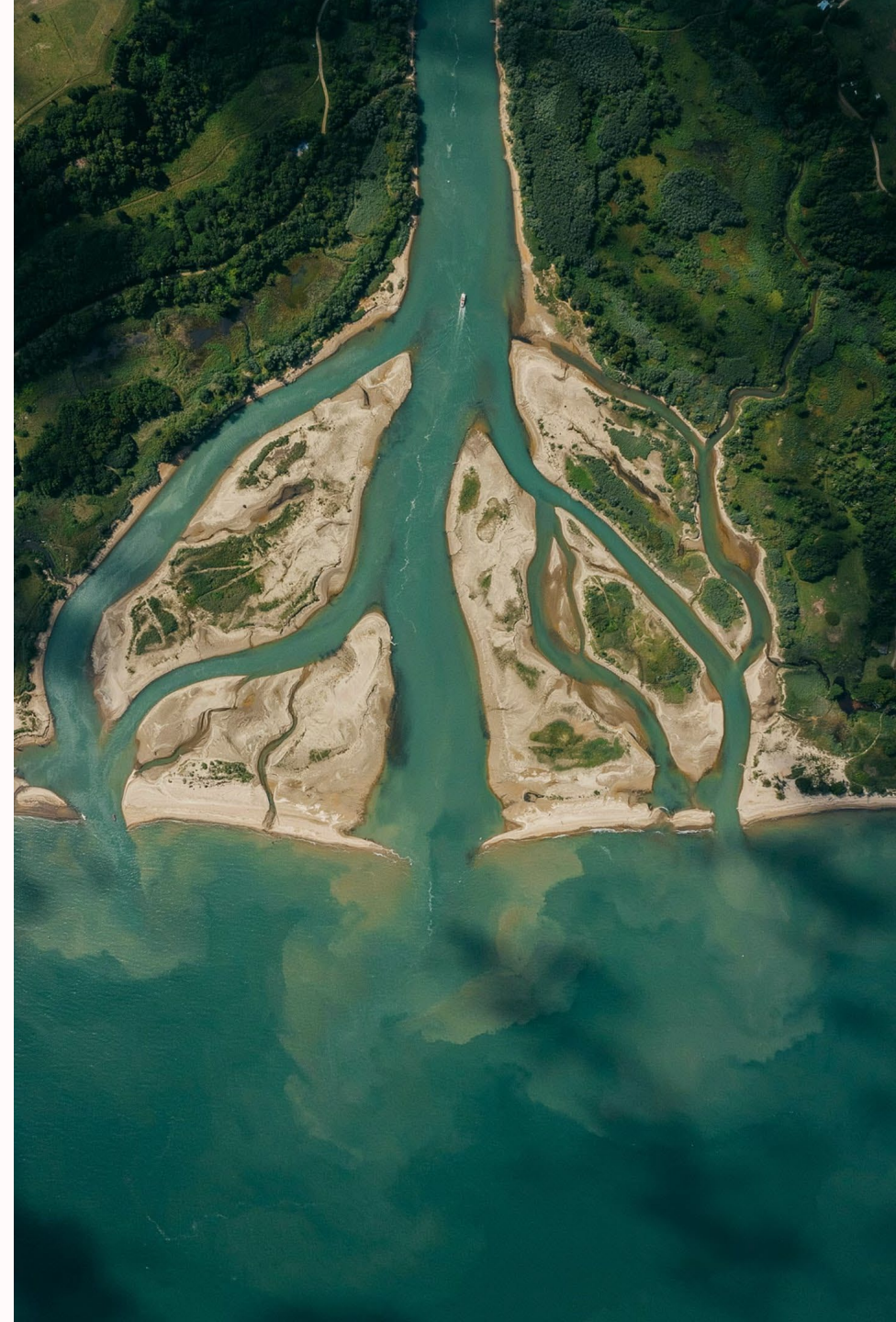
How the Model Generates Revenue

Multiple Revenue Streams

- Insurance commissions
- Carrier endorsement agreements
- Profit-sharing & contingency income
- Foundation donations via carrier relationships

Long-Term Relationship Building

- Serves all dentists —not just members
- Dental school partnerships build loyalty early
- WDA model: disability coverage for students + free first-year malpractice
- Shared services reduce overhead: rent, accounting, tech, admin



The Opportunity for Other Associations

You don't have to build it alone. We provide everything needed to launch a successful for -profit insurance operation.



Industry Expertise

40+ years of dental insurance knowledge



Carrier Relationships

Established partnerships ready to leverage



Infrastructure & Operations

Proven systems and operational guidance

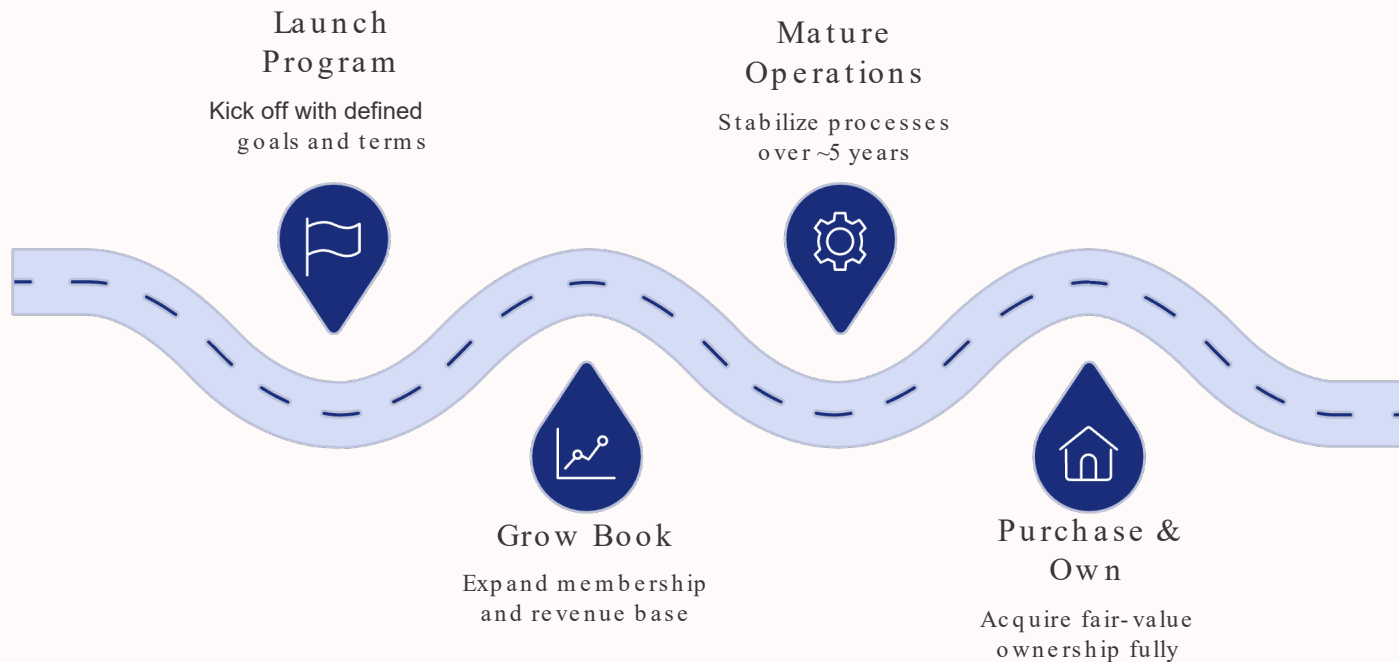


No Startup Cost

Zero upfront investment to get started

❏ The result: a revenue-generating business built specifically for your Association —without starting from scratch.

Long-Term Ownership Strategy



A clear, structured path from launch to full ownership —aligned to your Association's timeline and readiness.

Purchase Terms Built on Fairness

- Fair market valuation
- Clear mutual expectations
- Complete book-of-business ownership

Why This Matters

You acquire a mature, profitable asset —not a startup risk. Everyone's interests are aligned from day one.



Why This Works

New Recurring Non-Dues Revenue

A reliable income stream independent of membership fluctuations

Greater Financial Independence

Reduce reliance on dues and grant funding

Enhanced Member Value

Competitive insurance benefits that attract and retain members

Proven Model, Reduced Risk

Skip the startup phase —build on four decades of success

An Unexpected Benefit: A Collaborative Network



Stronger Together

Participating Associations don't operate in isolation —they join a network of peers running similar businesses.

- Share ideas and best practices
- Navigate carrier relationships collectively
- Explore new products together
- Solve common challenges as a community

Innovation thrives when Association leaders collaborate rather than compete.

Don't reinvent the wheel. Build on a model that's already proven to work —create lasting value for your Association and ultimately own a thriving book of business that supports your mission for decades to come.

The Path Forward

More than four decades refining this model. Now we're ready to help your Association build its own path to long-term financial strength.

Proven Model 40+ years of results	No Startup Cost Zero upfront risk	Full Ownership Your asset. Your future.
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