

## Physicians Mutual Offers New Product Optionality

*New offering is designed to meet the unique needs of funeral home owners*

**OMAHA, Neb. (September 3, 2025)** – Funeral professionals are used to having to choose between what works best for their business and what's available on the market. Preneed insurance provider [Physicians Mutual](#) is disrupting the market with a new product offering to provide funeral home owners with highly customized optionality to better fit the needs of their business and the families they serve.

"The needs of funeral home owners are truly unique, with many factors of the business to consider," said Tim Reed, VP, Preneed. "It's not a one product fits all industry. We recognize the need for flexibility and optionality, perhaps now more than ever. We're excited to offer an expanded product suite to align that right fit with the long term needs of the business."

There is an undeniable shift in the market. For many funeral home owners, revenues are down and expenses are up. There's inflation and the desire to increase cash flow in order to offset its effects. And, cremation rates continue to rise. The industry needs flexibility and customization.

Physician Mutual's new product offering has a preneed solution for every funeral home, regardless of desired growth, commissions, risk appetite, or the current economic environment. Details of the new offering include optionality that allows for high customization of existing Physicians Mutual preneed products, including InflationGuard, InTrust Preneed product suite, Indexed Growth, and more. Funeral home partners can build their perfect preneed plan to fit their needs with more predictable outcomes.

The Physicians Mutual family includes Physicians Mutual, Physicians Life and Physicians Select Insurance Companies. The family of companies provide coverage for funeral pre-planning along with health, life and retirement products, including Medicare Supplement, dental, life and supplemental health insurance, and pet insurance for dogs and cats.

For more information on Physicians Mutual and the full offering of health, life and retirement products, visit [physiciansmutual.com](#).

### About Physicians Mutual

Physicians Mutual Insurance Company, Physicians Life Insurance Company and Physicians Select Insurance Company comprise the Physicians Mutual family. Physicians Mutual offers reliable dental and supplemental health insurance, and pet insurance. Physicians Life provides

important life insurance, Medicare Supplement insurance and coverage for funeral pre-planning. Physicians Select Insurance Company additionally offers exclusive Medicare Supplement insurance. The companies have more than \$4 billion in assets and consistently maintain some of the highest financial strength ratings in the nation from independent insurance analysts, including A.M. Best Company and Weiss Ratings. Founded in 1902, Physicians Mutual® is headquartered in Omaha, Nebraska. To learn more about the company, please visit [PhysiciansMutual.com](http://PhysiciansMutual.com).

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