

Management Through Meritocracy

With United American's aggressive approach to recruiting in 2000, opportunities abound for Agents to climb up the UA ladder. With an influx of new agents, UA wants to continue to grow its managerial force dramatically. As noted in Torchmark Corporation's 1999 Annual Report, joining our growing middle management T.E.A.M. is quite an honor:

"Our Exclusive Branch Office operation experienced unprecedented growth in 1999. Annualized premiums issued increased 55 percent to \$108 million. Premium income increased 26 percent to \$214 million, and underwriting margins increased 27 percent to \$38 million. ... The primary reason for the sales growth in the Branch operation is the growth in our sales force. ... Middle management increased 52 percent to 200 unit managers".

Growth within the Branch Management T.E.A.M. is essential to taking each Branch and our Division to a higher level. Each Agent has an opportunity to be part of UA's growth by cultivating their individual relationship with UA.

What does it take to become a manager? Management is defined as "the judicious use of means to accomplish an end." At UA, those who prove their ability to do this are promoted through a system of Meritocracy where those who perform are rewarded accordingly.

Here are "the means." Use them judiciously and watch the Meritocracy work.

Candidates for UA's Management T.E.A.M.

PRODUCTION

UA has minimum standards for its Agents. Failure to meet those minimum standards could end an Agent's exclusive relationship with UA. But just meeting the minimum standards is not enough for an Agent to be considered "management material" – it's sub-par. UA and its Management T.E.A.M.s are not average, they are exceptional.

Leading by example is still the best way for a candidate to show what type of leader he or she is. Management candidates who demonstrate to a new agent the activity levels necessary to succeed, including maintaining the activity levels necessary to qualify for convention, is a big part of UA's Management philosophy and one of the quickest ways up the UA ladder. See your Unit Manager and Branch Manager to verify goals within your Branch.

QUALITY BUSINESS

Business written by a management candidate must be quality business. This helps keep cancellations and lapses to a minimum for a low combined loss of business (CLOB) rate which teaches quality issues to new Agents.

A management candidate's ability to write quality business, as demonstrated by a low CLOB rate, will help teach new Agents how to retain business for higher incomes, proving to UA that the candidate has a future as part of UA's Management T.E.A.M.

See your Unit Manager and Branch Manager to discuss your cancellatoin and/or lapse rates.

RECRUITING and TRAINING

Recruiting is the lifeblood of every branch. Bringing in new Agents and helping to train them is proof positive that a candidate is ready to make the next step on the UA ladder. The opportunity is there for the taking.

Each candidate should help recruit and train on a weekly basis, as these are necessary skills to enable him or her to demonstrate that he or she can give the Branch Manager the help he or she needs for the Branch to grow.

An Agent's or Unit Manager's unselfish generation of new Agents and other Unit Managers is a major factor in knowing whether the Agent or Unit Manager will be successful in a higher management position. Showing an ability and desire to recruit and train is a step in the right direction and one that will be noted and rewarded as part of UA's system of Meritocracy. Ask your Unit Manager and Branch Manager for training and suggestions on how you can help recruit and train new Agents.

**If you have a desire to join UAs Management T.E.A.M.
let your Unit Manager and Branch Manager know!**

Meritocracy