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“Under Promise And Over Deliver”

Want lots of loyal customers with outstanding renewals? Smart people realize “Quality in Quantity” does it, through under-promising and over-delivering service, generating superior customer loyalty.

Several years ago, a popular golf magazine ran the results of an experiment in which the flight distances of different golf balls were tested. A machine was used in order to ensure the swing, trajectory, speed, etc. were identical. As you may expect, the results for different brands of balls were nearly indistinguishable. The balls all pretty much went the same distance (*National Underwriter*, July 17, 2000). It turns out golf ball manufacturing, like insurance, is a regulated industry. In order for a golf ball produced in the United States to be considered official, it must meet the specifications of the U.S. Golf Association. And yet, despite very few differences in performance, some brands of golf balls truly out-sell others. So what then is the single most important factor driving sales? It's customer loyalty.

According to the December 10, 2001 issue of *National Underwriter*, “Customers today are more self-reliant, more guarded about time and personal information, and less interested in familiar or unquestioned loyalties. We live in a time that is unprecedented, not so much for the change that is occurring, but for the speed at which change develops. For that reason, we need to focus more than ever on a concept that is time-tested across all industries — customer loyalty. Increased customer loyalty is the single most important driver of long-term profitability.”

What creates customer loyalty? Foremost is the issue of quality. A shoddy product creates loyalty in no one. At UA, our attention to quality is long-running and well-documented. We have never and will never compromise product integrity. UA has always operated on the premise that policyholders want quality and value, and, when they buy UA, they get both.

When we talk about quality at UA, however, we do not mean just the product itself. It is the services and features of our products which add to their quality and value. For example, all of UA's products are guaranteed renewable, meaning the policy can never be cancelled so long as the premiums are paid on time. United American products also offer freedom of choice. Our policyholders are free to see any doctor or care provider of their choosing, without being confined to networks or lists of doctors. Also, as UA's plans are all individually written, our plans are portable.

Finally, let's not overlook the superior customer service and personal Agent attention which accompanies each UA policy. It is you, the representatives of UA, who truly determine whether or not business will renew. Truly great Agents, Unit Managers, and Branch Managers have been able to distinguish themselves by focusing on selling large quantities of policies, and keeping them in force by backing up those sales with exemplary service — they see nothing as more important. To them, retaining large numbers of customers can only be accomplished by working just as hard on helping customers realize their benefits, as they do in setting them up with great products. The best representatives recognize the service value in their legacy of trust, both in outstanding renewals and frequently referred sales from ecstatic customers.

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