



Have You Checked YOUR LIST Today?

No, it's not a list of endangered species, but it is a list of endangered UA policyholders. Its name is scary, but its purpose isn't. The **Danger List** is a new Branch tool set up to provide you with current information on your accounts — information that could impact your earnings. It tells you which of your policyholders are 15 to 35 days past due in their premium payments and provides complete follow-through information.

The Danger List is now being made available to all Branch offices on UAONLINE in a very user-friendly format. It won't be updated just weekly or monthly — it will be updated nightly, seven days a week, to provide Branch Agents with the most current information available.

Go to **UAONLINE**, click on **Menu** and Click on **Danger List**. You can bring it up by Branch or by individual Agent. It is shown in descending order, with the most delinquent accounts at the top.

Policy	Insured Name/address	Plan	Mode	Eff Date	Paid To Date	Days Past Due	Writing Agent	Last Pymt Date
5741123678	Brett Favre 504 N. Panther Breckinridge TX 76424 998 555 2755	RT1085-G18	Monthly	6/7/2001	10/7/2003	20	PJH99 Niki Sixx	10/13/2003

All pertinent, up-to-date information related to the individual customer and policy is displayed on the screen, so you won't need to check back in your personal files for phone numbers, issue dates, etc. It's already there for you.

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WRITING AGENT NAME	LIFE	HEALTH	MED-SUPP	TOTAL
L645 Vince Neil			1	1
L635 Tommy Lee			1	1
	0	0	2	2

Review the Danger List frequently. Set aside specific times each week to call your accounts. A particular afternoon or evening may work best for you. Perhaps you make your best contacts over that second cup of coffee on Saturday morning. Whatever time you choose, be consistent about making those calls.

A major goal of every Agent is to keep persistency rates and retention high. Having this information at your fingertips will assist you in doing just that. You don't want to lose even one account because a policyholder forgets to pay his or her premium. Now you can remind your customers personally and save them the trauma, stress and embarrassment of receiving a cancellation notice. You maintain your excellent persistency rate, keep those commissions and residuals coming in, and provide an additional level of customer service to your accounts.