

THE NEWS AND IDEAS MAGAZINE FOR UA'S BRANCH OFFICE DIVISION.

**V**

**VISION**

Magazine

JANUARY 2007

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**UNITED AMERICAN**

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

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**VISION**

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**GOOD SENSE PLAN**

A special mailing regarding **Good Sense Plan (GSPI)** rate approvals for individual and UAatWork new business and renewals has been mailed to Branch Agents working in **California, Mississippi and Rhode Island**. The new business effective date is **February 1, 2007** for Mississippi and Rhode Island and **February 15, 2007** for California.

**FLEXGUARD**

A special mailing regarding **FLEXGUARD** rate approvals for individual and UAatWork new business and renewals has been sent to Branch Agents working in **Alaska** (individual only), **Arkansas**, and **North Carolina**. The new business effective date is **February 1, 2007**.

**FLEXGUARD Plus APPROVALS**

A special mailing regarding approval for sale of **FLEXGUARD Plus** has been sent to Branch Agents working in **Alabama, Iowa, Michigan, Montana, New Mexico, Ohio, South Dakota, and Wisconsin**.

**MLAP APPROVALS**

A special mailing regarding approval of **MLAP**, the **Multiple Life** application, has been sent to Branch Agents working in **Alabama, Delaware, Indiana, Iowa, Kansas, Michigan, Mississippi, New Hampshire, New Mexico, North Dakota, Rhode Island, South Dakota, and Wyoming**.

**PROCARE MEDICARE SUPPLEMENTS**

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Agents working in **Arkansas, Indiana, Louisiana, Maine, and North Dakota**. The new business effective date is **February 1, 2007**.

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Agents working in **Alabama, Arizona, Colorado, Connecticut, Kentucky, Michigan, New Hampshire, New Mexico, Oklahoma, Tennessee, Utah, and Vermont**. The new business effective date is **February 15, 2007**.

**LIFE REPLACEMENT FORM (REPNOT/00) UPDATED FOR 2007**

Both the current version and the new 0107 version are accepted by the New Business Department. Future supply requests will be filled with the new version, which is currently available for download and also available from Agent Supply.

**ATTN: ALL UAatWork AGENTS**

Interim coverage on UAatWork health policies will no longer be available on new business submitted February 1, 2007 and after. You will need to update your supply of forms required for new business:

- Revised Acceptance of List Bill (F4348)
- Payroll Deduction Authorization (F4349)
- UAatWork New Business Check List (F5101)

All are available online at [www.uabranch.com/services](http://www.uabranch.com/services) under UAatWork forms. The **UAatWork Under Age Health Agent Manual (F4341)** and the **UAatWork Life Agent Manual (F4704)** are also being updated. Until printed versions are available, you can download an updated version at [www.uabranch.com/services](http://www.uabranch.com/services). If you have questions about these changes, please contact Voluntary Benefits at [vbc@torchmarkcorp.com](mailto:vbc@torchmarkcorp.com).

**INTEREST RATES SET**

The **Lifestyle Annuity** rate for the months of **January and February** is **4.20 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent**.

**NEW PRIVACY & DISCLOSURE BOOKLET (UAPDI - F5616)**

A single **UA Privacy & Disclosure** Information booklet (UAPDI 2007 - F5616) is replacing the separate Underage Health (UAPDI-UH05) and Life (UADPI-L04R) editions. The new booklet contains all the forms that were included in the separate editions.

The new booklet is used for both health and life, but Agents may continue to use their existing separate supplies until they place a request with Agent Supply.

**E-MAIL YOUR SUPPLY ORDER!**

To scan and e-mail your monthly supply order:

1. Open PaperPort and click **Scan**.
2. Below **Scan What?**, click **Document**.
3. Click **Settings**, then click **OutPut**.
4. In the **File Type** drop-down box, click **TIFF**, then click **OK**.
5. To set **DPI Resolution**, click **Scan**, then click **Custom Settings**. Below **Custom Settings**, click **Adjust the quality of the scanned picture**. Set your **DPI Resolution** to **200**. Set **Picture Type** to **Black and White picture or text** and then click **OK**.
6. Click **Custom Settings** each time you are scanning in text files.

E-mail your request to:

[uaagentsupply@torchmarkcorp.com](mailto:uaagentsupply@torchmarkcorp.com)



## From the Desk of...

**Justin White**

Branch Manager  
Houston West

As Route 2006 shrinks in our rearview mirror and Highway 2007 stretches before us, you can't help but reflect on the past year and dream about the one ahead! In 2006, we broke our all-time sales volume record, recruiting record, First Year Agent record, and opened a record number of new Branches. In addition, our Company exploded onto the scene in many new, exciting areas!!

As great as 2006 was, you can't help but wonder "What will we be able to accomplish THIS year?" Wouldn't it be cool to break all-time records TWO years running? With increased emphasis on worksite and the addition of dental, the addition of FLEXGUARD *Plus*, other new products in development, and our current set of outstanding products like FLEXGUARD, Medicare Supplements, and First Cash Cancer, how could we not make a huge splash? With the Company providing such great materials and keeping us on the "cutting edge," you understand why so many UA veterans continuously say "It's never been better!"

As I was honored and humbled by the VISION staff's request to pen this little commentary, I thought I'd add a few thoughts of my own on how to make 2007 the greatest year we've ever had! None of these thoughts are new (in fact, there are many fine Branch Managers who could have penned this article), but I believe they bear repeating. I'll take it one category at a time.

**Branch Managers:** We have the greatest job on earth! We share a dream with people who want to change their lives. United American has never grown as fast, promoted as fast, or had more products to offer than we do today. Doesn't it make sense to recruit in numbers unmatched to continue this trend? We need to reach more people in 2007 than we ever have before. Many times I have heard a fellow Branch Manager state confidently, "There is no problem in a Branch that recruiting won't fix." Exactly! There is just something about enthusiastic, NEW Agents that gets everyone's blood flowing. When in doubt, RECRUIT! Drive your income to levels you never experienced before by sharing this opportunity with record numbers of recruits, who will call United American home. For you new Branch Managers who are eager for success, the best advice I can offer toward guaranteeing that ultimate success is: **Recruit, Recruit, Recruit** Nothing (and I mean NOTHING) should distract you from that task.

**Unit Managers:** Do you realize that you are possibly on the best first-level Manager contract in the industry? Wow! Just do the math...it's truly amazing! You folks are BMITs (Branch Managers in Training)! The strength of this wonderful contract is in (you guessed it) RECRUITING! Grab some Agent lists and help your Branch Manager recruit and populate your team. Talk

about promotion ALL THE TIME to your Agents. Show them your contract and get them excited about becoming an Assistant Unit Manager, Unit Manager, and eventually, a Branch Manager! Imagine a future where you can point to 20, 25, or 50 people at Convention and know that you gave them their start.

**Assistant Unit Managers:** United American is growing so fast that we had to create an entirely new title for you guys! You represent an extremely talented pool of Agents who are on the short-list for Unit Manager status. Congratulations! If I were in your shoes today, I'd get a schedule of commissions and bonuses paid to a full-blown Unit Manager and tape it to everything that you look at each day. Tape it to your car dashboard, your bathroom mirror, your presentation book, your cell phone, your office phone...you get the picture? Why? Because you're about to be awarded the best contract of its kind if you stay productive and help your Unit Manager grow and train his or her team. Put your head down and go to work...push for the CONTRACT! Ask your Unit Manager every few days what you can do to help and what you need to do to be promoted ASAP. Remember the story about the "squeaky wheel?" Well, squeak! Just make sure you "squeak" with numbers and results because nothing is free. You work hard to provide the numbers, and your Unit Manager and Branch Manager will be happy to do the rest!

**Agents:** You are the backbone of United American! Welcome and congratulations on your choice to join us. As a new Agent, you experience a lot of emotions. I remember it like it was yesterday. You are beginning a new adventure, and it's exciting. But, it can also be scary, right? This is natural, and it's OK. The important thing is to make sure you are doing the things that will make you successful. My advice? Don't reinvent the wheel! You are in an office full of people who know how the system works! Copy their success! Do exactly what they ask you to do and you will be fine...better than fine! Each week as I train new Agents, I describe the key to being successful in sales. Want to know what it is? **You must care about lots of people! It's easy to sell when you care! It's easy to be passionate when you care!!** Do you care about people? If so, you've got the key to open the door to success. When people need what you have and know that you care about them, they will buy. Too easy you say? Try it. But, don't care for three people per week...care for 300! You'll see your dreams become reality as you climb the ladder and begin to live the United American dream!!

**Live it! Do it! NOW!!!!!!**

# Resolutions that Rock!

Every year we make resolutions to lose weight, eat better, and exercise more.

(Yes, they're easy to make, but they're a whole lot more difficult to keep.)

Fortunately, we've come up with some resolutions for the new year which should be much easier to initiate and maintain. You may not lose weight or get more exercise, but you'll probably make more money!

- **Double your current prospecting time and prospect each and every work day.**

Granted, prospecting is probably the least favorite part of the sales process for most of you. It's so much more exciting to be in front of the prospect making a sales presentation! But, prospecting is also the all-important first step to identifying new business. If you make just one additional contact each business day – perhaps during that extra five or ten minutes – you'll have an additional 240 contacts each year. That could add up to more money in your pocket and a possible appearance on stage at next year's Convention!

- **Make each of your customers feel like he or she is your ONLY customer.**

In some simple way, show them they are special to you. It's not hard to do, and it may mean the difference between maintaining outstanding persistency and just getting by. A short phone call every few months, a brief e-mail periodically, a birthday card – something simple can say volumes about your character and the Company you represent.

- **Become industry savvy.**

Read the newspaper, watch the evening news, access internet sites that relate to new health and life insurance products, insurance legislation, and the insurance industry in general. Earn the reputation of being the health and life insurance expert in your area. Periodically, review our web-based training courses too.

- **Recruit, recruit, recruit.**

You must adopt this resolution every year, and 2007 is no exception. If Branch expansion is to continue, recruiting good people will always be a top priority.

- **Share your knowledge unselfishly.**

Each of you wants to achieve your personal best, but at the same time, you all want your fellow Agents and the Company to grow and thrive. Work together! The more you give, the more you will receive in return. Take the time to share selling tips, attend industry functions together, and share with new recruits the knowledge and expertise you have gained over the years. Resolve to help them grasp the UA opportunity and reach the level of success you have achieved.

# The Secrets to Worksite Success

In the past few issues of several major monthly insurance trade magazines there were at least six articles touting the importance of worksite sales and how worksite can mean big bucks for you and your Branch. So what's the secret to success in the worksite world? Guess what? There are no secrets to success in worksite sales. It just takes hard work and common sense to make worksite work for you. However, here are a few tips for you to maximize your productivity!

## EXPAND THE PRODUCTS AND SERVICES YOU OFFER TO YOUR CLIENTS.

TOP SECRET

Clients stay with carriers and Agents because they get value for their dollar, which includes a selection of affordable products and ongoing Agent service. Although healthcare costs will probably continue to increase, United American is working hard to lessen that impact to prospective worksite cases. We're providing viable voluntary products at affordable costs to employees around the country. In addition, making voluntary benefits user-friendly is critical. When employees see worksite products as valuable and easy to access, it helps employers to attract and retain quality employees.

## BE CREATIVE.

Bring ideas and products to employers that help them develop a strategy to address rising healthcare costs and the increasing need for voluntary products in the workplace. If you don't help employers solve their problems and address their needs, someone else will.

## KNOW WHAT EMPLOYEES ARE BUYING.

One quiet giant of the marketplace is life insurance. Life sales still make up the majority of voluntary sales in the workplace, and for many employees the only life coverage they have is through their employer. The addition of voluntary life can be a very important benefit for many employees. Dental insurance is the most requested – hence our recent addition of dental coverage – and disability insurance has always been popular. Limited-benefit health insurance, however, has gained substantial momentum in recent years and seems to be the new golden child of worksite. Cancer and critical illness policies are also gaining appeal. The bottom line is this: voluntary benefits are gaining popularity in the small to mid-size employer market. Offer what employees want, and more importantly, what they are buying.

## CUSTOMER SERVICE MATTERS!

Your long term success in worksite sales depends upon the service you offer. Help the employer's bookkeeper with the billing. Always be ready and willing to go the extra mile to give your customers the best value for their dollar. Make policyholder service a part of your personal culture and your Branch's culture.

## BE MORE THAN JUST A SALESPERSON.

Selling products is no more important than keeping the business on the books. The marketplace is hungry to work with carriers and Agents who are credible, have a strong, stable organization, can offer affordable insurance products, and can bring value and service to business owners and their employees.

**What's the secret to worksite sales success? Professionalism, honesty, and good old-fashioned common sense.**

***Good luck and Good selling!***

**Sources:** *Health Insurance Underwriter*, November & December 2006; *Life Insurance Selling*, November, 2006; *Health Insurance Underwriter*, January 2007



# Past...Present...Future

## A conversation with John Gore

Senior Vice President, Branch Office Division

*The Vision staff recently sat down with John Gore while he shared his thoughts about this past year and the direction the Company will take in the future. Having just completed his first year as leader of the Branch Division, he has a lot to be proud of.*

### **V** What kind of a year was 2006 for UA?

**JG:** It was the greatest year in the history of the Company. At the end of 2006, we were 65% above 2005 in terms of gross annualized premium sold. We got very close to \$200 million – \$187 million versus \$113 million the previous year. 2006 was an amazing year!

### **V** Why was 2006 such an incredible year?

**JG:** It all started with recruiting! Our recruiting numbers in 2006 were 50% higher than in 2005 – 9,057 recruits in 2006 versus 6,025 in 2005. That increase drove up our producer count by 39%. With such a large increase in recruits, we soon realized we needed additional Unit Managers for field training. We started 2006 with 319 Unit Managers and increased that number to 457 by the end of the year. That addition of 138 new trainers went a long way toward getting new Agents up and running quickly.

In 2006, we also initiated the Assistant Unit Manager (AUM) program. It's geared to productive Agents who show an interest in management. The AUM program allows Agents to try on the shoes of a Unit Manager by getting more involved in field training, recruiting, etc., while learning the Unit Manager job. After 30 to 90 days if all systems are in place, these individuals are promoted to Unit Managers. Eventually, each Unit Manager will have two AUMs. Our Branches tripled the number of field trainers using this new program.

In 2006, we increased the number of Branches from 96 to 125, which is an increase of 29 Branches, or put another

way, a 30% growth. With so many new Branches, we have added five more Directors for a total of 11. Eventually, we want each Director to be responsible for 10 Branch offices. Our Directors are the greatest group of individuals we've ever assembled. The relationship they have with their Branches is extremely strong. I think of them as the driving force behind the Branch's achievements. They make sacrifices by constantly being on the road, and they deserve the honor and the accolades. They have made a very valuable contribution to our Branch Managers, Unit Managers, AUMs and Agents.

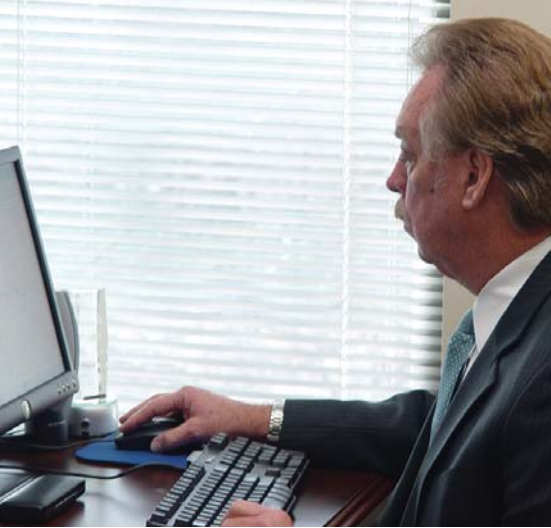
All these factors have contributed substantially to our outstanding premium growth in 2006.

### **V** What are we looking forward to in 2007?

**JG:** Naturally, we want the growth to continue. We anticipate opening another 40 new Branches – ten per quarter. We hope to end 2007 with a total of 165 Branch offices, which means we will double the size of the Branch Division from what it was just a few short years ago.

To be most productive, each Branch should have five productive Units. By the end of this year, we plan to substantially increase our number of Unit Managers. We also hope to add four new Directors this year to accommodate the 40 new Branches. I recently promoted two of our Directors, Mike Burns and Mike Narrell, to Field V. P. positions, and they are doing a great job.

Our goal for 2007 is premium production of \$230 million, a result of our emphasis on recruiting, training, development, and conservation of business. Worksite marketing will play a key role, and our continued product development and growth of Branch Offices in key locations is vital. Opportunities are abundant at United American, now more than ever before.



## **V** What are the keys to the future success of UA?

**JG:** Two factors are key – premium persistency and conservation of personnel.

In 2006, we focused efforts on Agent persistency and it worked well. We retained more Agents than we have in any years past. I look at every new Agent as a potential veteran. I want every Branch to have a system in place which will encourage all Agents to become veteran Agents and stay forever!

Another factor for success in the future is new product development. With the marketplace in the state of ongoing change, we must embrace those changes and do all we can to complement them. Our new limited benefit FLEXGUARD *Plus* is a perfect example. We are tuned into what the marketplace wants and we follow through. Although FLEXGUARD *Plus* is only currently available in a limited number of states, we anticipate nationwide approval in the coming months.

We are also working on several other projects, which will give consumers even greater ability to choose a medical policy that best suits their needs. As these projects begin to finalize in the coming months, we'll have more substantial information for you.

Because the future of United American will include greater emphasis on the worksite market, we will have more worksite training to assure our Agents a substantial level of comfort in that market. Mike Burns heads up the Branch worksite effort and has a goal for 2007 set at \$25 million in production, which would double the volume set in 2006.

## **V** What can Branches do in 2007 to help secure the future of UA?

**JG:** We have asked all Branch Managers to give us production and recruiting goals for 2007. That tells us a lot, not only about the capabilities of each Branch, but also about the culture of the Branch. The more we understand how each Branch Manager, Unit Manager, Assistant Unit Manager and Agent works, the more likely we can help them reach those goals.

Consistency is very important, especially in the area of training. We are close to introducing a standardized training system throughout the Branches that will generate better trained and more productive Agents. Consistency in training creates consistency in sales presentations. If everyone uses the same training system – one that is tried and proven – the results will be an increase in production.

## **V** What is the role of the Branch Manager in 2007?

**JG:** Recruiting is the driving force for the future, and Agent retention is a critical factor for success in 2007 and beyond. We want to hire 12,000 new Agents in 2007, and we're all going to make every possible effort to keep all of them!

The most important thing a Branch Manager can do for a new recruit is to care. Branch Managers must learn to nurture and assume the role of a strict, but loving parent. It may seem very fundamental, but it's essential. New Agents are a lot like a new building under construction. For the building to reach its maximum height, it must have a solid foundation. For a new Agent to reach his or her maximum production potential, he or she must be well schooled in the many facets of UA, our products, Company philosophy and sales approach. It all starts with teaching the fundamentals and securing that solid foundation for the future. Like buildings, Agents with a solid foundation don't move and shift, but stay in place for many productive years.

Branch Managers also must encourage new Agents to be responsible for their actions. If they look at their role of Branch Manager more like that of a parent, they will create individuals who are loyal and hard working, just like we hope our own children will be.

I'm truly excited about the possibilities of 2007. We had a great year in 2006, but I think we're going to blow it away in 2007!



# “Parlez-vous Français?” Welcome to Montréal!



It doesn't matter if you speak French or not! Montréal is a fabulous city to visit no matter what your native tongue. As a winner in the **First Six Month Eagle Award Contest**, you will spend three glorious days in one of the most culturally abundant cities in the world. Architecture history and ambience – it's all there, beautifully blended with a mixture of old world charm and 21st century technology.

Located in the southwestern part of Quebec province, Montréal is North America's 15th largest city and a mecca for tourists. Its streets are lined with shops, restaurants, and galleries, and the city hosts over 30 different festivals annually. It has even become a major center for Hollywood film makers!

As guests of United American, you will stay at the city's finest hotel – the Queen Elizabeth. Rated by *Travel & Leisure* magazine as one of the 500 greatest hotels in the world, you know you are in for the royal treatment. Renowned for its world-class accommodations, this posh facility offers the best in fine dining experiences, a state-of-the-art health club, indoor swimming pool, and a salon/spa luxurious enough to make you feel like a king or queen.

During your Montréal visit, enjoy the cultural diversity of the *Place-des-Arts*, an amazing complex of concert and theater halls in the downtown area. Jump on the “underground,” which connects directly to the Queen Elizabeth and explore the “city beneath the city” – a network of tunnels that house shopping malls, museums, offices, hotels, banks, universities, metro stations, and the Bell Centre hockey arena.

From every angle, Montréal is an amazing city. Won't you join us?

*A bientot! That's French for “See you!”*  
*September 18-21, 2007*