

V
VISION
Magazine

MARCH 2007

PUNCH UP
the Power of
UA Partners®

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Perspective**

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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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PRODUCT APPROVALS

HEALTH:

A special mailing regarding approval of the new **FLEXGUARD^{Plus}** has been mailed to Branch Agents working in **Alaska, Arkansas, Delaware, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Nebraska, North Carolina, and South Carolina.**

Agents in these states may begin writing **FLEXGUARD^{Plus}** business immediately. Please contact Supply to order materials for your non-resident states.

LIFE:

A special mailing regarding approval of the new **UA Life (MLAP)** product portfolio has been mailed to Branch Agents working in **Alaska, Connecticut, District of Columbia, Georgia, Kentucky, Maine, Pennsylvania, Vermont, Virginia, West Virginia, and Wisconsin.**

The products where state approved are:

- **RT10 Renewable Term**
- **SWL Whole Life**
- **URL-CBP 21-Pay**

Agents in these states may begin writing **MLAP** applications for these products immediately. Please contact Supply to order materials for your non-resident states.

If you have any questions or did not receive these mailings where applicable, please contact Branch Service.

RATE APPROVALS

HEALTH:

A special mailing regarding **Good Sense Plan (GSPI)** and **FLEXGUARD (GSP2)** rate approvals for individual and UAatWork new business and renewals has been mailed to Branch Agents working in **Illinois.**

The new business effective date is April 1, 2007.

A special mailing regarding **Common Sense Plan (CSI)** rate approvals for individual new business and renewals has been mailed to Branch Agents working in **Illinois and Virginia.**

The new business effective date is April 1, 2007.

MEDICARE SUPPLEMENTS:

A special mailing regarding **ProCare Medicare Supplement** rate approvals for individual new business and renewals has been mailed to Branch Agents working in **Alaska, Maryland, Mississippi, and Oregon.**

The new business effective date is April 1, 2007 in Alaska, Maryland, and Oregon and April 15, 2007 in Mississippi.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **April** is **3.80 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.**

TOP TWO HIPAA-ELIGIBLE PLANS

In compliance with HIPAA laws, United American has updated the chart illustrating its top two individual hospital/surgical/medical plans available to HIPAA-eligible applicants. Based on UA's 2006 earned premium by issue state, the chart is available for download at www.uabranh.com/services.

UNDERWRITING REMINDER

Be sure to **carefully review all applications** before submitting to the Home Office. Make sure all questions are answered, and the appropriate spaces are filled in on each application.

Periodic reviews by UA reveal that some applications are submitted to the Home Office with the e-mail address boxes left blank. Not all applications have boxes for an e-mail address; however, in those that do, please be sure to get the applicant's e-mail address and fill in the boxes on the application accordingly.

The more complete the information you submit, the more quickly the application can be processed and the happier both you and your customer will be.



From the Desk of...

Greg Gorman

Louisville

Branch Manager

No Plan B!

Greg is an extremely focused and faith-driven person. Once he makes up his mind, nothing prevents him from succeeding. His determination, spirit, and inner drive have resulted in high production figures and outstanding recruiting numbers in Louisville. Greg has built a tremendous team and is a great success story.

— John Gore

I remember coming aboard UA's team like it was yesterday. Julie was pregnant with our youngest, Joshua, and we had two little girls, Courtney and Sommer, at home already. We had a lot of bills, a new house, a swimming pool, two new vehicles, and, of course, a new bass boat! Bottom line: failure wasn't an option.

After three weeks, my first sale was a "direct bill" RT85 for \$35. Figure the commission on that – a whopping \$26.25! I pressed on until I figured it out – the selling part, that is. As a Unit Manager my CLOB did not meet Company standards. My lack of quality cost me a significant amount of money, recognition, and even a Convention trip. But there was no "Plan B." I had bills to pay and a family to support. So I spent time diagnosing the holes in my business and talking with the veterans of the Company to learn what I needed to do to fix the problem. At the advice of Andy King, I began to live by the philosophy of "under promise and over deliver." Soon my CLOB improved, and the Company offered me the opportunity to manage the Louisville, Kentucky Branch.

The Branch had been struggling before we moved out here. Yet, I felt confident God wanted me to accept the challenge; and what a challenge it was!

Kentucky offered no individual health products and licensing was expensive and time consuming! Talk about some real barriers to overcome! After several slow months, Julie and I entertained thoughts of moving back to Missouri. Then one day, in frustration, I spent my mealtime in prayer. I remembered the only way I overcame any challenge in my life was to focus 100% of my resources on succeeding and overcoming it. Retreating wasn't an option, and entertaining a Plan B only indicated a lack of focus and a loss of energy.

When Julie mentioned moving back to Missouri, I said with great resolve, "No Julie, this is where we are supposed to be; we're staying. We can't entertain moving back any longer." From that moment forward the office production progressed steadily. We resolved to succeed and discarded any thought of a Plan B, empowering us to execute more effectively and move strategically towards firmly planted goals.

Differentiating between "controllable" and "uncontrollable" factors is extremely important. Once you clarify their distinction, you discern more effectively how you should spend your thinking time and your speaking time.

In order to keep me accountable, a former Manager challenged me by asking why I said what I just said or why I did what I just did. He taught me the importance of working with purpose and knowing the reasons behind my actions. If you don't know why you do or say something, then you're wasting time! In other words, be purposeful in everything you do.

One of the greatest ways to avoid Plan B is to surround yourself with great leaders. I owe much of my success to the group of giants, who offer me inspiration. An interviewee once said, "I'll be number one, and if I am not, I'll hang out with whoever is!" — truly a great strategy and one I've adopted in my own life. I spend as much time as I can talking with folks like Jeff Miller, John Paul Caswell, Jack Curtis, and Chris Jones. In the formative years of our Branch, my wife Julie, Ashley Anderson-Carrico (my second UM who is still with me), and Karan Sparks (my original office administrator, who is also still with me) supported my vision by working long hours and offering helpful advice. Our Branch was built upon the foundation of their faithfulness. Surround yourself with people who can help you, encourage you, inspire you, and believe in you by helping you stay focused on your only plan – Plan A.

What's my advice for Agents, Unit Managers, and Branch Managers?

1. Make up your mind – establish your goal. Remove anything that doesn't purposefully advance you toward meeting your goal.
2. Plan to succeed and don't waste time thinking about or talking about the things you cannot control. Focus on what you can manage and control and decide how you can excel!
3. Surround yourself with people who not only inspire you but also believe in you and support your goals. Convey your goals clearly and concisely to them and explain your plan to achieve those goals. Solicit their feedback to fulfill the plan, and, above all, NEVER entertain Plan B.
4. Success is achieved by planning strategically, working efficiently, and utilizing and delegating to people's strengths. Think BIG! Dream BIG! When faced with obstacles, think outside the normal boundaries. Solicit feedback from other great leaders.
5. Finally, maintain your priorities and persevere. God, family and career is my order of priorities, and it has never failed me. Helen Keller once said, "Be of good cheer. Do not think of today's failures, but of the success that may come tomorrow. You have set yourselves a difficult task, but you will succeed if you persevere; and you will find a joy in overcoming obstacles."

Seven Steps to Success

“Everything should be made as simple as possible, but not one bit simpler.”

—Albert Einstein

In the spirit of helping you improve your sales performance, we begin a series of seven articles to help you simplify your approach to the sales process. For those of you new to sales, these articles will help you lay a foundation from which to grow in your relationship with United American. For the seasoned veterans, we hope this series will help you revisit your approach to the sales process from a fresh perspective.

SEVEN STEPS TO SELLING SUCCESS:

1. **GENERATING LEADS**
2. Qualifying Leads
3. Preparing your Presentation
4. Delivering your Presentation
5. Handling Objections
6. Closing the Sale
7. Account Maintenance

STEP 1: GENERATING LEADS

How critical are leads to your success? Simply put, without a prospect (or even a “suspect”), an Agent doesn’t work. Prospecting can be a grueling ordeal in which you must find creative ways to find people interested in the products we offer. Sure, there are many proven ways to get this information. You can purchase leads from marketing companies, run newspaper ads, or use roadside signs. These are all viable methods to generate leads, but the method that delivers the biggest bang for your buck is direct, personal contact with your community.

CONSISTENCY PAYS

Generating leads to an Agent is much like swimming to a shark. You must prospect for new leads at all times or you will not survive. So how do you ensure your sales survival? The answer is simple. You look everywhere for new prospects.

Are you searching for new business opportunities? Check out the 40 small businesses you pass on the way home tonight. Need to increase your individual health sales? Ask the gas station cashier if his family is covered.

FORTUNE FAVORS THE BOLD

If there’s one secret to sales success, it is this: Believe and be bold in what you do. The insurance profession is for those who are passionate about what they do. To get the business, you must ask for it! Finding good leads is much like running a marathon. To win the race, you must have the will to succeed... not just the physical ability to cross the finish line. The question is, do you want to win?

Now apply this principle to your prospecting activities. When you see a prospect, speak up! Rest assured that if you don’t, your competitors will. Might you be rejected? Sometimes. But to be successful, you must realize that a “no” is not necessarily a “never.” It just means the prospect is not in the market for insurance at this particular time.

KEEPING IT REAL

Above all, be sincere in your approach. When you prospect for new business, your opportunity for success increases with your level of sincerity. If you are concerned about the welfare of your community, your community will be concerned about yours. This attitude can direct you to an astounding number of people who may need your help...LEADS.

THE TIME IS NOW

Sometimes the greatest rewards in sales lie right under your nose, so keep your eyes open and ears alert at all times. Before long, you’ll realize that you walk past a new prospect every time you go out in public!

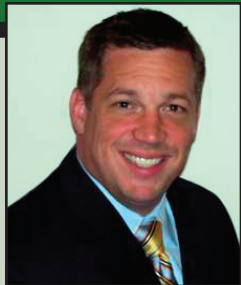
Most importantly, don’t procrastinate on this simple step in the sales process. Shut down the computer, get out of your seat, and start right now. Don’t wait until Monday because “it’s the first of the week.” Start NOW. Every day you wait is a dollar you miss.

NOW GET GOING!

PRACTICE EXERCISES

1. Write down the name of every business you see on your way home tonight.
2. Start a conversation with the first stranger you see after reading this and ask for an appointment.
3. During your next presentation, ask your prospect for five referrals.

In Praise of United American!!



Chris Jones
Raleigh
Branch Manager

When it comes to United American, Chris Jones may be just a bit biased. He has been a member of the United American family ever since he was a kid. While growing up, he watched his father, Danny Jones, become a successful Branch Manager. Now Chris is a successful Branch Manager himself. Here are a few reasons why he is glad to be part of the UA family:

- **Products:** UA has such an extensive product line, we are able to offer three or four products, instead of only one or two products, to provide solutions to customer's concerns. That allows us to make more commissions and help more people. Literally, every single house on every single road is a prospect.
- **Leads:** UA has a unique and extensive lead program. Instead of lead decisions being made by the Home Office, they are made by the Branch Manager, who is closer to the field. That's a great quality for UA. Another quality I love about UA is that when you attend a seminar, people are teaching you and showing you what works. With UA, it's not a situation where the Company hires you and then puts you out there and says, "Good Luck." Instead, the Company explains to you why they do what they do, and they show you how to do it. They then ask you to do it and to repeat doing it. They will correct you if you're doing something wrong and encourage you to repeat it over and over again until it's right. I believe absolutely that United American has one of the better training systems in the insurance industry.
- **Ratings:** UA has had a top rating from A. M. Best* for more than 30 consecutive years. I can show customers what United American does and what it has done over the past 30 years and feel good about it. This Company is stable and strong for both its Agents and its policyholders. United American is real; the money is real; and the opportunity is real!
- **Opportunity:** The bottom line really is opportunity. United American is exploding with new Branches all across the country. It is really amazing to watch. We have people being promoted to Branch Managers all the time. There is nothing better than seeing someone have aspirations and goals that they are actually able to achieve. It makes me feel good about what this Company does. It is the vehicle that can provide you with that big "home run" potential. There has never been a better time than now to seize the opportunity to be promoted. If you have a product you believe in, if you apply the necessary work ethic to promote that product, and if you have United American to stand behind you, you will be rewarded!
- **Residuals:** One of those rewards is residual income, which is one of the reasons I got into the insurance industry in the first place. I looked at what I could get in other industries and what I could get with United American, and it was obvious to me that residual income was the way to build financial wealth. As long as your customer keeps paying their premium, you get a piece of that premium. The block of business you build up is an asset that gives you income every month, year after year.
- **Satisfaction:** United American's approach to doing business allows me to be in the development business too – the people development business. I can find someone who has a lot of talent, but perhaps has never been adequately compensated for that talent. When those individuals come on board as Agents, I show them that if they'll apply their work ethic, I will work on them and with them to help them to develop into Branch Managers themselves, because that is really what I do. I want every single person I work with to have their own Branch just like me. United American spends a lot of time, money and effort on developing its people, and I think that's very important.

* A. M. Best rating is A+ (Superior) as of June 2006

A NEW LOOK AT UA PARTNERS®!

UA Partners®, our optional discount health services program, offers outstanding value to your customers.

Given its numerous discount features, we want everyone to know about UA Partners! The new **UA Partners Training Tool (F5768)** aids that process. It is available as a letter size, two-sided, two-color, laminated flier:

What's the most effective use of the new tool?

PRESENTATIONS:

- Explains the general features and potential savings of the UA Partners program and provides one more valuable program you can offer your prospects.
- Instructs prospects on the correct way to use both the basic discount services program and the provider network program.

CUSTOMER INFORMATION:

- Leads program members step-by-step through the process – from receiving their card in the mail to returning home after visiting the doctor or other service provider. Cartoon-style illustrations are easy to understand and to follow.
- Lists important phone numbers that program members need to make the most of their UA Partners membership.
- Reminds members, who may not have used their Partners card in some time, about the best way to access the program's resources.
- Non-laminated individual versions of both the **Provider Network Program (F5768)** and the **Basic Discount Services Program (F5821)** will be delivered with policies so customers will always have information close at hand.

Locate a Doctor or Hospital

This optional \$12.95 provider network program is available with select UA plans, and includes discount health services (see reverse).

- 1 Your UA Partners member card will arrive by US Mail. To locate a participating doctor or hospital, call 1-800-236-3609. For information on additional services (vision, dental, hearing), see reverse side.
- 2 Review your card to make sure the information is accurate.
- 3 To locate participating doctors and hospitals in your area, visit www.providerlocator.com/uap and enter your member ID number, or, call 1-800-236-3609.
- 4 Provide your United American insurance card and your UA Partners card to the receptionist or admissions office when you arrive. Be sure to say you "have health insurance with United American Insurance Company who uses a PPO on your list." To assist with any questions the doctor may have, provide the receptionist with a copy of the "Dear Provider" letter that came with your card, or have them call Provider Relations at 1-800-730-9730.
- 5 See the doctor at the office or hospital.
- 6 Your savings will be determined when you pay your bill at the time of service. Providers can call 1-800-730-9730 for further assistance.*
- 7 Return home happy that you saved money!

*20% savings guarantee only applies to contracted physician office visits, not to hospital, dental, vision, pharmacy, Lasik, infertility or cosmetic procedures. Providers contracted with the PPO networks range from 5 to 35% off their normal billed charge.

DISCLOSURE: This plan is not insurance. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida this plan is administered by Coverdell, a discount medical plan organization. In all other states this plan is administered by Coverdell or Discount Development Services, LLC, a wholly owned subsidiary, a discount medical plan organization at 8420 W Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.

F5768 MKT0022A

F5768

Locate Discount Service Providers

This optional \$6.95 program provides discount health savings for prescriptions, vision, hearing, dental, chiropractic, etc.

- 1 Your UA Partners member card will arrive by US Mail along with a list of discount services available in your area. To locate a participating provider, call 1-800-308-0374.
- 2 Review your card to make sure the information is accurate.
- 3 For additional local services (vision, dental, hearing, etc.), call 1-800-308-0374.
- 4 Present both your United American I.D. card and your UA Partners card to the receptionist when you arrive to obtain your savings.
- 5 Visit your eye doctor, ear doctor, dentist, chiropractor, or pharmacist. For additional information on the Travel Assist™, 24-hour Nurse HelpLine, or Nutritional Supplement programs, see the member booklet that came with your card.
- 6 Return home happy that you saved money!

*Travel Assist not available in Florida.

DISCLOSURE: This plan is not insurance. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida this plan is administered by Coverdell, a discount medical plan organization. In all other states this plan is administered by Coverdell or Discount Development Services, LLC, a wholly owned subsidiary, a discount medical plan organization at 8420 W Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.

F5768 MKT0022A

WHICH UA PARTNERS PROGRAM IS RIGHT FOR YOUR CUSTOMER?

- **Individual Life and Health policyholders** can take advantage of UA Partners standard features in conjunction with the benefits of their Life and Health policies for only \$6.95 monthly.
- **Individual Health policyholders (GSP, GSP2, SHXC, HSXC, MMXC, SMXC, and CSI)** can access all the standard UA Partners features AND can receive contracted rates for hospital stays through the program's *Provider Network Option*. The cost is only \$12.95 per month, and program members are guaranteed to save at least 20% on doctors' visits.
- **Medicare Supplement policyholders** can receive substantial savings on numerous healthcare services, which Medicare may not cover – vision and hearing needs, dental and chiropractic services, vitamins and nutritional supplements, a 24-Hour Nurse Helpline, and assistance for emergency travel needs. All are available for only \$6.95 monthly. For our Part D customers, the Partners card can be used to save them money during the “doughnut hole” phase of Part D and DOES COUNT toward their true out-of-pocket expenses. In addition, “Automatic” Claims Filing (ACF) virtually eliminates filing claims paperwork for Seniors.
- **Individuals can purchase UA Partners as a stand alone program** for \$6.95 monthly and enjoy its outstanding standard features without the purchase of an insurance product.

The UA Partners Training Tool (F5768) includes instructions for both the basic program and the provider network program and was e-mailed in PDF format to Branches at the beginning of March. Laminated versions of the Training Tool may be ordered at no charge from Agent Supply, and the tool may also be downloaded on the Agent website at www.uabranch.com/services.

Don't forget the UA Partners Review (F3844-B), which provides a detailed look at the four customer segments who purchase Partners, and the UA Partners Mail Order Prescription Guide (F4505-T), which helps Agents understand the mail order process.

AGENT TRAINING
For use as an informational guide only.

UAPartners®

MAIL ORDER PRESCRIPTION PROGRAM GUIDE



SAVE UP TO 30%!
As a member of UA Partners®, you can choose to receive your prescriptions by mail. Because prescription processing and delivery can take up to TEN days, we recommend this program for your maintenance medications. Maintenance medications are those you take regularly for extended periods of time.

DISCLAIMER: This is NOT a health insurance policy. This optional plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida, this plan is administered by Best Benefits, Inc., a discount medical plan organization. In all other states, this plan is administered by Discount Development Services, LLC, a discount medical plan organization. Both discount medical plan organizations are located at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this agreement within 30 days of the effective date for a full refund of fees paid.

F4505-T

UAPartners®

Driving Down The Cost Of Health Services

The UA Partners discount service program is not insurance. Members will receive discounts on health services when they see participating providers. Choose the UA Partners program that is right for you.

Program:	UA Partners For Medicare Supplement Policyholders	UA Partners For Life or Underage Health Policyholders	UA Partners (Stand Alone)	UA Partners with Provider Network Option
Available with:	UA Medicare Supplement policies (before approved) Not available in Kansas or New York.	UA Life or Underage Health policies. Not available in Kansas or New York.	Available without purchase of a UA policy. Also available to customers residing in Massachusetts. Not available in Kansas or New York.	Available only to Underage Health Policyholders who want the provider network option on the following products: GSP, SHXC, HSXC, MMXC, SMXC, and CSI. Not available in Kansas or New York. Not available to Medicare Supplement policyholders.
Features:	<ul style="list-style-type: none"> Pharmacy Prescriptions & Mail Order Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Supplements Hearing Dental *Automatic "Claims Filing" PLUS 	<ul style="list-style-type: none"> Pharmacy Prescriptions & Mail Order Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Supplements Hearing Dental Travel Assist 	<ul style="list-style-type: none"> Pharmacy Prescriptions & Mail Order Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Supplements Hearing Dental Travel Assist 	<ul style="list-style-type: none"> Pharmacy Prescriptions & Mail Order Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Supplements Hearing Dental Travel Assist *with Provider Network Option
Cost:	ANNUAL: \$63.40 SEMI-ANNUAL: \$41.70 QUARTERLY: \$20.85 MONTHLY: \$ 6.95	ANNUAL: \$62.40 SEMI-ANNUAL: \$41.70 QUARTERLY: \$20.85 MONTHLY: \$ 6.95	ANNUAL: \$62.40 SEMI-ANNUAL: \$41.70 QUARTERLY: \$20.85 MONTHLY: \$ 6.95	ANNUAL: \$ 82.40 SEMI-ANNUAL: \$ 51.70 QUARTERLY: \$ 26.85 MONTHLY: \$ 12.95

UNITED AMERICAN INSURANCE COMPANY
2008 DISCOUNT MEDICAL PLAN • CHICAGO, ILLINOIS 60631
www.uapartners.com

F3844-B

EVERYONE NEEDS A PARTNER THEY CAN DEPEND ON!

DISCLOSURE: The UA Partners program is not insurance. The program provides discounts at certain healthcare providers of medical services. The program does not make payments directly to the providers of medical services. The program member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount program organization. In the state of Florida, this program is administered by Coverdell, a discount medical plan organization. In all other states, this program is administered by Coverdell or Discount Development Services, LLC, a wholly owned subsidiary, a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. Members have the right to cancel this program within 30 days of the effective date for a full refund of fees paid.

NEW TOOLS TO USE!

“All You Need is One” Print Ad

A revised “All You Need is One” print ad (**UAOLHI R07**) addresses the value of partnering with United American for all your supplemental insurance needs and is now available through the AdCatalog at *UAOnline*. The revision references all our product lines and is a great addition to the Catalog and to your prospecting tools. The camera-ready ad is free and available for download.

The ad currently is approved for use in all states EXCEPT: Kansas and Mississippi.

A Senior version (**UAOLH2 R07**) is also available and is approved for use in all states EXCEPT: Georgia and Mississippi.



UAOLHI R07



LCGP-PPT

FLEXGUARD Plus PowerPoint

The new **FLEXGUARD Plus PowerPoint Presentation (LCGP-PPT)** on CD-ROM is now available for purchase through Agent Supply. The cost is \$3 each.

The presentation currently is approved for use in all states EXCEPT: Arizona, Connecticut, Hawaii, Kansas, Maine, Massachusetts, Minnesota, Mississippi, New Hampshire, New Jersey, North Dakota, Pennsylvania, Vermont, and Washington.

(**FLEXGUARD Plus** currently is not approved for sale in California, Florida, Nevada, Oregon, or Rhode Island.)

Recruiting Basics: What Do You Look For?



Recruiting is the lifeblood through which your Branch's energy flows. Putting the right people in place can generate new enthusiasm – even among veteran Agents – and can introduce new ways to accomplish your Branch's goals. But the opposite is also true. Putting the wrong people in place can leave a bad taste in everyone's mouth, including the new recruits. How do you find the right people?

- **Personalities are important:** They play a major role in the dynamics of any office, whether large or small. Make sure your new recruit's personality blends comfortably with the rest of your team and with your Branch's philosophy and approach to doing business. What is just as important is that your new recruit blends comfortably with your customers, because good customer service is the foundation of every successful Branch.
- **Maturity matters:** This is another important issue to consider before you offer someone a position with your team: *Does this person have the degree of maturity needed to do this job well? Does he or she demonstrate the maturity to learn what needs to be learned, to accept direction, to take suggestions or handle criticism if warranted? Does this person have the maturity to truly care about others and demonstrate compassion?*

- **How do you determine your recruit's maturity quotient?**

The answer is proper screening. It can be very tempting to want to contract with someone after you've shared a stimulating and lively interview. He gives you all the right answers and has an energy you really like. But does that "razzle dazzle" guarantee he will be a loyal team member and have empathy for the customer? A person who appears less confident in the initial interview (whether it's by phone or in person), can turn out to be a better fit. There may be less charisma to start with, but more substance when you get under the surface. How do you decide?

1. Arrange a formal interview: Involve key personnel within your Branch – people who you really trust. Make sure your candidate completes an application form in advance of the interview so you and your key players have a chance to review it beforehand. The application form should include:

- A statement concerning what he likes or would like about working in the insurance industry
- A description of the ideal work environment
- Personal interests and unique experiences
- Three references, who can be easily contacted

2. Sit down with your key players ahead of time: Decide what questions you will ask and which topics you will address in the interview. Focus on values and attitudes that are important to your particular Branch. Present real problems you have encountered to your candidate and ask how he would handle them. His responses will tell you a lot about his personal style, skill level and sensitivity, which help to measure his level of maturity.

3. Conduct the interview at an oval or round conference table: If several key players are taking part in the interview, a table provides a more even playing field, instead of a desk with your candidate on one side and the "opposing team" on the other.

4. Interpret the candidate's body language: Consider what you see as much as what comes out of his mouth. Make sure you stay neutral during the interview process, though. Be pleasant, but not overly enthusiastic.

5. Ask for suggestions: Find out if your candidate has an idea on how to increase customer loyalty and business success.

6. Take your time: *Reflect* on all you have just seen and heard.

**Next time we'll examine why the process of reflection
is just as important as the screening process.**