

“A Full Day’s Work”

SGA Meeting

May 5, 1990

This meeting will be about maximizing the workday for agents and State General Agents. A full day begins with good leads. Mr. Rapoport talks about a familiar but important way to advertise to the unions, the “Be Union – Buy Union” concept. Once public relations people have done a thorough job of building union relationships and getting union members interested in American Income insurance, then an agent’s full day’s work can begin. Rapoport defines a full day in terms of appointments not hours. The company will push its standards in public relations and agent quality to a higher degree.

Rapoport’s idea for the new public relations campaign came from an article he read called “The Strategist.” The article said, “Of all the things an organization must do well, it should also cultivate its area of excellence substantially better than the rest.” American Income’s area of excellence is in providing supplemental insurance to union members. The strategy will be to stress the “Be Union – Buy Union” concept. The public relations people will be getting an endorsement from the Labor Advisory Board on buying insurance from a union label company. Then American Income will “flood labor leaders with this information.” This effort will hopefully open up unions that were hostile to insurance companies before. The public relations people will establish 40 to 50 unions to use for leads and make calls each week to set up appointments for the agents.

The second part of the strategy will be to make sure agents are putting in a full day of work. Rapoport says that for agents, they must “quit talking about hours when we talk about a full day’s work; let’s talk about appointments.” He wants each agent to have 30 to 40 appointments every week, meaning eight appointments a day and \$2,000 in weekly sales. Rick Altig goes with his agents out into the field and shows them what a full day of work means. He only accepts agents who have eight definite appointments and then spends the day with them selling insurance. Rapoport wants more State General Agents to commit to this kind of personal attention to their agents. Marc Zipper will talk more about a full day of work for agents later in this meeting.

Rapoport wants the company’s standards raised. In the recruiting brochure, a full page will be devoted to describing a full day of work for an American Income agent. Rapoport says that if this scares off a few recruits, then so be it. The company needs committed, disciplined people who want opportunity unlimited. The SGA’s need to make it clear to prospective employees that American Income is a quality company in an honorable profession. This is a company that has to be selective to keep its opportunity growing. Rapoport says, “It all begins with the kind of people you bring into your organization.” They must have the best people to sell the best products and to make the best profits.

In summary, a full day’s work begins with quality leads and solid appointments. Public relations people have to set up multiple relationships with unions to be able to provide 40 appointments a week for every agent. The “Be Union – Buy Union” concept is just one strategy they can use. State General Agents must require higher standards from their agents. Agents ought to be going to eight appointments a day and selling one

out of three presentations. This should be making them \$2,000 a week, which qualifies them for bonuses. The SGA's will monitor the agents' progress by going with them into the field. This multi-level approach should maximize everyone's workday.