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Health Insurance

News and Tips for America's Benefits Professionals

Underwriter



**Introducing Scott Leavitt,
NAHU's New President**

HEALTH INSURANCE UNDERWRITER
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ON THE COVER

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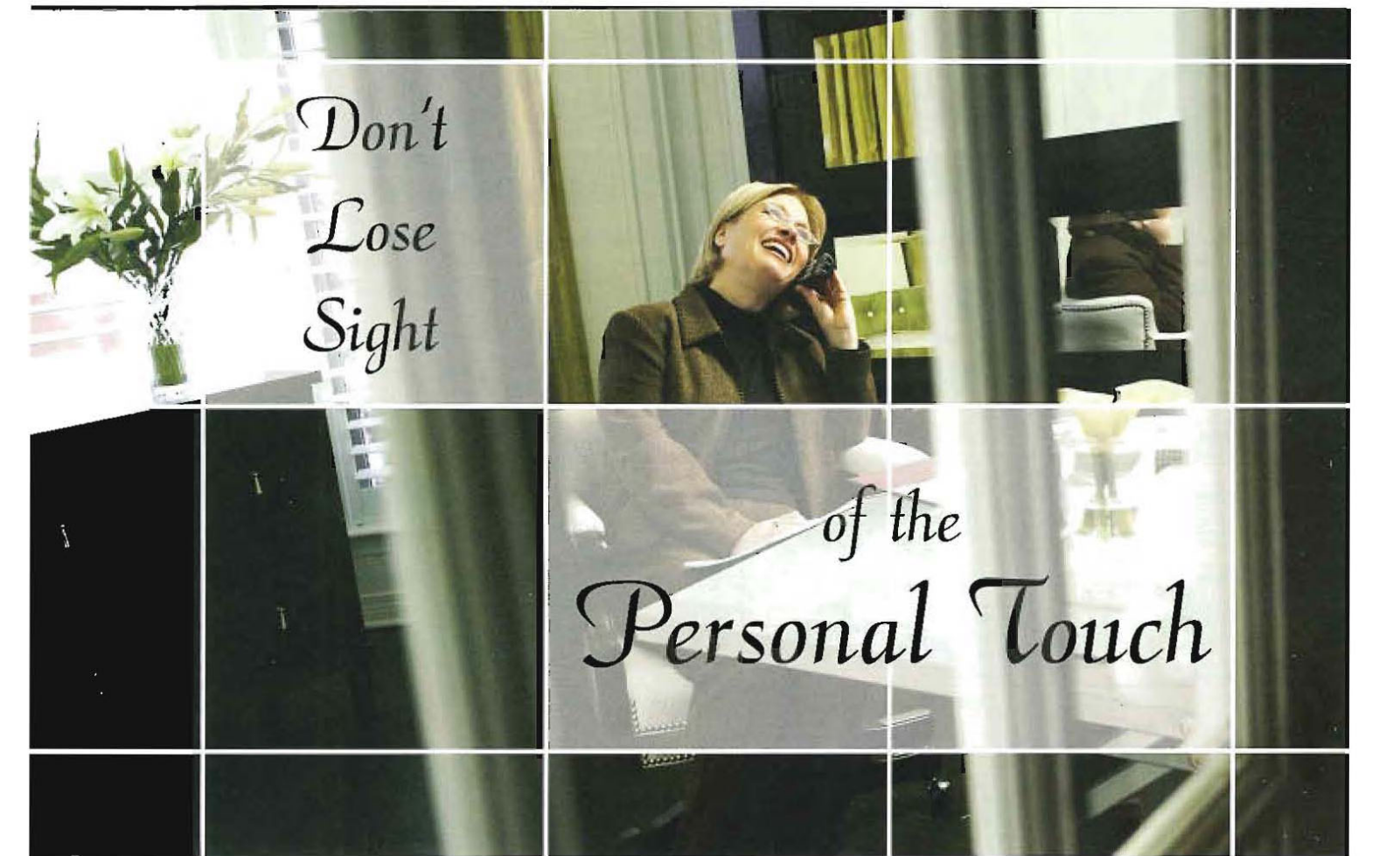


Scott Leavitt, NAHU's new president, with his family. Learn about Scott's vision for NAHU on page 36.

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*Don't
Lose
Sight*

*of the
Personal Touch*

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We have all experienced the frustration of those ubiquitous customer-service lines that force us to endure a seemingly unending dialogue with a computer. These time-consuming calls usually result in problems going unresolved or sales being forfeited. Many matters simply need the personal touch of a knowledgeable customer or sales representative. I've had my customers comment on how refreshing it is when they can reach me personally by phone or hold a conversation face to face. This way of doing business shouldn't be the exception to the rule, but the other way around.

As producers, we need to remember that most people buy from people they feel they can trust and from agents who understand their specific circumstances and can deliver affordable options. I've learned that these relationships cannot be developed or nurtured via a computer or Internet communication. We all know e-mail and faxing can be efficient ways to communicate—but they need to be used judiciously, not as a substitute for the personal call or visit.

Let's get back to the good old days and establish a personal touch with our customers. Getting to know our prospective and current customers personally sets the stage to establish our ability to demonstrate our expertise, address concerns and present ways to package insurance options designed to meet specific criteria. It's important to know your customers by both their name and their needs!

An Information-Driven Age Cannot Establish Trust and Credibility

With the advent of the Internet, more prospects and current customers have a wide range of information at their fingertips. Because of this wealth of information, we, as producers, need to break through the clutter and serve as interpreters of the information on a personal level and develop recommendations pertinent to the needs of our customers. We must be able to demonstrate that we bring a unique and impressive knowledge and skill base that cannot be acquired on the comput-

er. As sales agents, we should embrace the opportunity to hold a personal call or a face-to-face meeting.

Make It A Good Decision to Follow You

Personal magnetism and self-assurance can only be established by personal connection and through ongoing individualized attention with your customers. You should strive to get your customers to follow you on a long-term journey comprised of successful business decisions that match their insurance needs and enhance their bottom line. Accountability is the key, followed by delivering on what you promised—the predecessors to the key words “follow me.” The best way I know to do this is through a personal connection.

Agents Need the Personal Touch Too

As a director of national marketing and business development, I look for ways to support our staff of general and sales agents. We all realize the time and effort it takes to gather the important data and details needed to make or retain a sale. To address this fact, our company recently developed the Renaissance Sales and Support (RSS) Center and staffed it with knowledgeable teams who hold a comprehensive knowledge of our products.

RSS Center team members are the driving force of the sales process and serve as personal assistants to our agents by providing them with the specific information or materials to present to a customer to maintain or close a sale.

Whether it's requesting a proposal, running a quote or executing a mailing, each call our agents make to the RSS Center is answered directly by a team member who has special expertise in different geographic areas.

Every effort is made for RSS Center team members and agents to talk directly with each other. Messages are returned promptly and agents are never put on hold or forced to “talk” with a computer. This type of partnership is a win-win for everyone—most importantly our current and prospective customers.

The Importance of Saying Thank You in Person

In the absence of a problem, when is the last time you called customers to see how things are going? Or, even better, simply to say hello, ask about their family or thank them for their business?

The most successful agents help people to buy from them. Show care by connecting in person, and you and your customer, as a team, will resolve problems, create efficiencies and reap a healthy bottom-line—a win-win situation.

Remember, the key to successful selling is to look at each lead or customer as part of a sales relationship, one that takes time to develop but that can be nurtured most effectively with a personal touch.

So grab your customer and head over to the local coffee shop. What better way to develop and cultivate a relationship than over a cup of coffee and some good conversation? ■