

REPORT

HUMAN RESOURCES

May 2005

People Place available for district sales managers May 26

No barriers to HR information for district sales managers

by Sheri Rice Bentley, strategic communications consultant

District sales managers will have the benefit of access to People Place, tailored to your unique needs, beginning May 26. Just like People Place for state sales directors and employees, it will provide you with your personal human resources information on demand, quickly and conveniently.


Members of Human Resources (HR) have teamed closely with representatives from Marketing Agency Development to create a self-service tool that includes the information you identified as most important. Here's what you will find on the site:

- **My Career** – Job description and history, employment dates and service anniversaries, job search, resignation and retirement information, and change and transition information.
- **My Benefits** – How to modify benefit elections, life events and their impacts, and links to incentive and thrift plan and LifeWorks Web sites.
- **My HR Profile** – Name, address and phone information, emergency contact information and education history.
- **My AmFam** – Corporate policies, Family and Medical Leave, military leave, and the company organization chart.
- **HR Forms** – Electronic forms, summary plan descriptions, and incentive and thrift plan fund prospectuses.

Because the tool has been customized for you, there are differences between the People Place that other employees see and what you will see on your version. The most significant difference will be the absence of compensation information. While compensation information will not be included at this time, there has already been discussion of exploring what it will take to deliver that information in the future. In the meantime, compensation information will continue to be available to you through Marketing Agency Development and Payroll.

You will be able to access People Place in two ways: via Employee

Compass and via Field Compass (found under the DM tab under AmFam Resources and Financial Services). Each link will take you to a login screen, which will prompt you to enter your five-digit Employee ID number and People Place password. When the site debuts May 26, you will receive a default password via e-mail to use with initial login. Your Employee ID is found on your pay stub or may be obtained by calling Ask HR at ext. 33123.

The site will include convenient help features, including a brief demonstration with an overview of site features. Questions may be directed to Ask HR at ext. 33123. 

The areas you use most are accessible from the home page

Site help is available right here when you need it



Conveniently located top tabs with drop down lists for easy navigation

HR forms are easy to find right here

Keep your finger on the pulse of these developments

by Jack Armstrong, product development manager

We've been making steady inroads on our effort to review and update the commercial lines and farm/ranch eligibility indexes. We've completed work on 107 classes so far.

Keep yourself and your agents current on the kinds of risks now eligible for coverage through American Family. You can refer to these two charts to find the latest developments for [commercial lines](#) and [farm/ranch](#). And remember, [Brokerage](#) may be able to help your agents place commercial risks that are ineligible for coverage through American Family.

Speaking of eligibility, we know you've been eager to see office and mercantile condominium risks opened up. You'll be glad to know your agents can now write these risks using the Condominium Directors and Officers (D&O) Policy. Rates are the same as those for residential risks, so agents can quote them using the current rate pages for their state.

We're also working on a new nonprofit D&O Policy for other homeowner associations and religious institutions that should be available later this year. We'll keep you posted as details become available.

Ratchet condo association focus up a notch

One of the focus areas in the current Not a House but Still a Home action zone is the residential condominium association market. This is also one of the areas Commercial Lines is zooming in on for growth this year; we've put together a special condo program



under the Insurance Services Office Businessowners Policy (ISO BOP).

Because of how profitable the businessowners line has been the last couple of years, we've been able to keep rates competitive. That's especially true for the residential condo association program.

As ISO BOP rate adjustments for your state take effect during the year, your agents and their current and prospective customers can also take advantage of a substantial increase in the residential condo credit. In most states, this credit will go up from 20 percent to 40 percent of the apartment base rate.

Remind your agents about this information and encourage them to redouble their efforts in this hot market. In the May *All American*, we mention several ways we're partnering with Marketing to help agents increase their condo association book of business, both during the May – September action zone and throughout the year.

- Double points for each condo association policy agents write during the All American year from May 1, 2005, through April 30, 2006.
- A new Agent Interactive Marketing (AIM) on Demand letter for individual condo owners also mentions that American Family offers condo association insurance.
- Another new AIM on Demand letter is directed at residential condo associations.
- A new proposal for condo associations to explain the coverage available to potential and current policyholders.
- American Family is spreading the word by running ads in various condo association trade publications and newsletters throughout the year. ☺

AFMIC retention information now in Risk Management reports

by Jon Chin, strategic communications specialist

The Risk Management System, which provides you with information about district and agent performance, now includes American Family Mutual Insurance Company (AFMIC) retention information, including health and commercial policy retention data.

AFMIC retention reports were added to Risk Management as part of the 2005 retention initiative. These reports contain information about retention for all lines that comprise AFMIC: casualty, personal lines property (PLP), health and commercial.


AFMIC retention information is important because strong AFMIC retention rates signify good household retention which contributes to strong growth. Additionally, loss and expense experience tend to improve the longer a policy is with us, contributing to company profitability.

Using these new reports can help you monitor the progress of agents so you can address needs individually.

Retention information is displayed in a similar format to the current data displayed: in summary, trended and detail reports. For example, the AFMIC retention trended report

will display an agent's AFMIC retention over time, and also break it down to show retention information for casualty, property, health and commercial lines. No alerters are set for AFMIC retention, because it is driven largely by casualty and PLP retention, and tolerance levels already exist for those indicators.

Detailed information for the suggested use of these reports can be found in the Auto Risk Management and Property Risk Management sections of the online [Risk Management Reference Manual](#).

Risk Management		AFMIC Summary				
		AFMIC Agents Within District 924 Year-to-Date Ending 1st Qtr 2005 Full-Time Agents				
Agent Code	Agent	AFMIC Policy Retention Rate %	CAS Policy Retention Rate %	PLP Policy Retention Rate %	Health Policy Retention Rate %	Commercial Policy Retention Rate %
	SALES STATE 11	86.6	86.5	92.2	81.0	79.4
	DISTRICT 924	89.5	88.9	89.0	83.4	84.5
924_200	GLAZER, KENDALL	89.3	88.0	93.4	80.0	83.3
924_201	ALDER, ANDREA	87.8	86.9	91.0	85.0	77.2

An AFMIC summary report. Retention is also displayed in trended and detail reports.

What the Risk Management System is all about

The Risk Management System shows agents' performance metrics focusing on business practices that achieve corporate goals: profitability, growth and retention. It allows you to identify agents and business practices that may need attention.

Many Risk Management reports contain indicators showing an agent's likelihood to achieve profitable growth and meet company expectations. These indicators are created by comparing the agent with his or her peers or to a fixed corporate standard. When an indicator falls outside of what is considered normal for that agent's peer group, the agent is considered to be out of tolerance for that particular indicator. When this happens, the report shows an agent's performance level for that indicator.

While tolerance levels are not quotas, they can and should alert you to potential areas of concern. When an agent is out of tolerance for one or several indicators, you should review the agent's business practices and, if needed, create a plan to improve these practices.

Your profit and growth consultant can help you better understand the Risk Management System and work with you to create programs to help improve the business practices in your district. In addition, an online training module, [Introduction to Risk Management](#), is available from The Learning Connection. From Compass, go to Classes, Registration & Online Education (under Learning) and enter RIS-1015.1 in the Quick Catalog Search field.

Recruiting

It's critical, and easier than you think

Last month, we kicked off a six-part series examining *The Essentials of Management Development*, the core curriculum for the Chartered Leadership Fellow (CLF) designation, and the basis for training new district sales managers at American Family. The April article outlined the importance of establishing a proper vision of where you want to take your district and what it will take to get there. This month we look at recruiting, a key component in achieving your district goals.

When it comes to having a strong recruiting and selection program, the Essentials curriculum stresses not only the type of candidates to look for, but also where you might find them. According to a 1995 study by the GAMA Foundation, an organization dedicated to professional development needs of management in the financial services industry, these are some of the character traits an ideal agent candidate would possess.

Ethical, honest and moral	Entrepreneurial
Coachable	Self-motivated
Aggressive and assertive	Desire for independence
Ambitious	Articulate and communicative
Energetic	Confident and poised
Intelligent	Belief in financial services

Those traits certainly make sense for a successful sales person, but where do you find people with such characteristics? The Essentials curriculum offers these helpful suggestions.

The Essentials of Management Development

This core curriculum discusses the six critical areas of development to grow a successful district. This month we look at recruiting. Watch for other installments in the series in the coming months.

- Vision – April ([Sales Management Report](#))
- **Recruiting** – *this month!*
- Training and supervision
- Management development
- Goal setting
- A business plan for growth

Centers of influence

These are often leaders in the community who may or may not know you. But chances are they'd be willing to help you after meeting with you and learning about the benefits of what you do and the types of candidates you're seeking. These people can often be tapped in civic organizations in your community.

Staff referrals

Your staff members believe in what you and American Family do. They may be aware if any people they know might be successful as a member of your district.

Financial adviser referrals

In many ways, your financial advisors can be the best sources of qualified candidate referrals. Who knows better what it takes to succeed in the financial services industry? They are often talking daily to exactly the types of people you are looking to recruit.

Personal observation

Finally, good old-fashioned observation and intuition can work wonders. This same skill that you've used in the past to prospect for customers can be used to identify good agent candidates in your district.

Taking time up front to find the right candidate will save you time and energy in the long run and, in all likelihood, will lead to a more successful hiring process.

More information on the CLF designation can be found at [The American College Web site](#). If you are interested in beginning your CLF studies, or have questions about the program, contact [Mick Pecoraro](#), field training senior instructor, at ext. 30847. ☺

DM Module Update

Two more modules go online

The following DM Modules are now available for your use.

[Farm/Ranch ABEST Training for Agents](#)

[Life Claims](#)

SALES PROMOTION

Even April had the chills

New business application production for April followed the same negative pattern of the previous three months. All lines new business apps were down 3.8 percent for the month versus April of 2004. In particular, American Family Mutual Insurance Company auto was minus 3.5 percent and American Standard was minus 12.6 percent.

For the first four months of the year, we have recorded a combined decrease in AFMIC and ASIC auto of more than 30,000 new business apps. While the auto market has been soft and the competition stronger, it's important for everyone to give additional attention to auto lines the remainder of the year. Start by making sure everyone in your district is prospecting for auto – ask everyone for their business.

Mark Romney tops all districts

Setting the pace as district leader for April was **Mark Romney's** Utah District 636. Mark's district captured the number one spot by averaging 973 All American points per agent.

Two other Utah districts also had exceptional April production. **Connie Scott's** District 637 earned second place honors with an average 812 All American points per agent. Close behind with an average 804 points per agent was **Bryan McElroy's** District 638.

Congratulations are in order for our entire Utah and Idaho field management teams. They had six of the top 10 district point leaders for the month.

Great Get-Away Campaign wind up

The Great Get-Away Campaign closed out in April and 1,228 agents won travel certificates for two, three or four nights at Marriott and its associated properties. In addition to the agent winners, 51 district sales managers came up winners. DM-46 Todd Duval had 12 agent winners to

lead all districts. DM-27 Bob Carnine and DM-179 Michael Riggs each had 10 agent winners. We appreciate all district sales managers' support of the Great Get-Away Campaign.

What's the answer?

Is business good or bad? The answer to this often asked question depends on who you ask, because business is as good or as bad as you make it.

It's interesting to note that 849 agents wrote 600 or more points in April. That's one month minimum for All American. Double those 600 points to 1,200, and 229 agents reached that plateau. Eight agents wrote 2,000 or more points, and 12 agents reached 3,000 or more All American points. At the very top, three agents exceeded 5,000 points.

All these agents undoubtedly would say business is good. The difference between business being good or bad is attitude. These April leaders proved again that "attitude sets altitude." As we head into summer, reinforce a winning attitude in your district.

Aim for excellence in your district

New business production may not be what we all wish, but let's still aim for excellence. As someone once noted, excellence can be attained if you: care more than others think is wise, dream more than others think is practical, risk more than others think is safe and expect more than others think is possible.

For these final eight months, apply these old success formulas in your district.

- Success is doing the things you know you should do.
- Success is 99 percent attitude.
- Success isn't what you know about selling – it's what you do.

Winners do have more fun. Have a great summer!



Dick Adler, sales promotion director

DISTRICT APP LEADERS FOR APRIL

ALL LINES

T. Post	Wi.E.	1,879
W. McCoy	Md.C.	1,841
D. Robinson	Nv.	1,812

CASUALTY

D. Robinson	Nv.	1,191
B. McElroy	Ut.Id.	905
T. Grilz	Nv.	895

PROPERTY

D. Robinson	Nv.	486
T. Post	Wi.E.	424
B. McElroy	Ut.Id.	417

HEALTH

P. Swalve	Wi.W.	48
B. Bergquist	Wi.E.	40
M. Porter	Wi.W.	38

COMMERCIAL

S. Pierce	Co.N.	370
L. Wilkinson	Co.N.	261
M. Deacon	Co.N.	257

FARM/RANCH

R. Friend	Md.E.	68
W. McCoy	Md.C.	47
J. McMorris	Md.C.	37

LIFE (includes VUL)

M. Porter	Wi.W.	112
R. Friend	Md.E.	107
M. Riggs	Md.E.	92

VARIABLE UL

M. Porter	Wi.W.	18
K. Christensen	Wi.W.	18
R. Friend	Md.E.	18

ANNUITY (includes VA)

S. Reinsch	Ia.	45
T. Hetzel	Wi.W.	34
K. Christensen	Wi.W.	25

VARIABLE ANNUITY

T. Hetzel	Wi.W.	17
S. Reinsch	Ia.	15
K. Christensen	Wi.W.	11

ASIC

J. Hickman	Md.C.	516
S. Merrill	Az.N.	484
T. Post	Wi.E.	471

AFFS

P. Swalve	Wi.W.	13
W. Holstein	Co.S.	13
M. Porter	Wi.W.	11
D. Zerr	Md.C.	11

ANNIVERSARIES

We salute these district sales managers who reach milestones in their American Family careers in June.



Deanna Zerr
20 YRS
D-181, Md.C.



Wendi Borra
5 YRS
D-509, Or.

Recruiting superstars for the month

American Family's top 10 recruiting managers based on average new business commissions and with five or more ACP/ASP agents in April are listed below.

DM	Avg. NB Comm.	No. of ACP/ASP Agents	District	State/Director
Mark Romney	\$3,858	12	636	Ut.Id./Bergquist
Connie Scott	\$3,582	10	637	Ut.Id./Bergquist
Tyrone Knight	\$3,569	9	87	T.C./Quesnel
Sherrie Pelusi	\$3,373	14	635	Ut.Id./Bergquist
Bryan McElroy	\$3,307	17	638	Ut.Id./Bergquist
Timothy Yarbrough	\$3,019	5	213	Oh.C./Stender
Shawn Hunter	\$2,753	7	503	Or./Quesnel
Mark Hartman	\$2,635	17	624	Ut.Id./Bergquist
Rita Duffy	\$2,412	5	308	Co.N./Schraufnagel
Cindy Green	\$2,356	6	231	Oh.S./Stiff

Now's the BEST time for Life!



Life Curriculum training materials now available

To help keep the momentum going with life insurance sales in your sales state and district, you can use the [Agent Life Curriculum job aid](#) for training ideas.

This job aid, which was recently mailed to you, lists all life insurance-related educational offerings, including information on life products, prospecting and estate planning to support agents as they apply the BEST (**B**uild Relationships-**E**ducate-**S**implify-**T**rust) approach when working with their customers.

There may be some training modules you want to use during meetings or others that you want agents and/or their staffs to complete as part of their training plans.

You can find online and instructor-led training on [The Learning Connection](#). Job aids and DM modules are located on the [Education intranet site](#) under Resources.

If you have questions, contact [Julie Friedel](#), education curriculum development designer, at ext. 31087.

TOP 5

Top Districts for the Month

April 2005 Averages

DM	STATE	POINTS
M. Romney	Ut.Id.	973
C. Scott	Ut.Id.	812
B. McElroy	Ut.Id.	804
M. Hartman	Ut.Id.	774
L. Wilkinson	Co.N.	770

Total All American Points - April

DM	STATE	POINTS
M. Riggs	Md.E.	21,912
M. Espy	Co.S.	20,168
R. Friend	Md.E.	20,009
T. Post	Wi.E.	19,649
M. Deacon	Co.N.	19,521

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