

# THE Exchange

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INTER-COMPANY MARKETING GROUP

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INTERVIEW WITH  
ANN COMPTON

THE YEAR OF  
OPPORTUNITY

THE ROBOTS  
ARE HERE

2018 ICMG ANNUAL MEETING  
FEBRUARY 1–2 | ORLANDO, FL



**GD**  
**USA**

AMERICAN INHOUSE DESIGN AWARD  
2018 WINNER

INSURANCE ALLIANCE NETWORKING



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## A KEY TO RAISING THE VALUE OF YOUR ICMG MEMBERSHIP

ICMG is all about networking. There are plenty of opportunities to make connections throughout the year, including the opportunity to serve on committees. The collective expertise of members is what drives ICMG to become bigger and better. We have four active committees that would welcome your participation:

- Communications
- Exhibits & Sponsorship
- Marketing Committee & Networking
- Task Force
- Program

Yes, it's volunteer work... but the rewards are great! Committee members have opportunities to:

- 1.** Work closely with fellow members throughout the year. Collaborating expands personal relationships as well as market presence.
- 2.** Engage with new ICMG members you may not otherwise meet, and in turn bring new relationships to your organizations.
- 3.** Develop a deeper knowledge of ICMG and make the most of your membership investment.
- 4.** Earn the distinction of being a leader in the industry ... and be recognized at the Annual Conference. Excellent press for individuals and companies!
- 5.** Help ICMG define programs and future direction.

These are just a few of the many reasons to join an ICMG committee. Network and connect with a purpose throughout the year. Don't wait until the Annual Conference. Get involved today!

Interested? [View the committee descriptions](#) and reach out to the Chairs to identify the opportunity that's best for you.

# PRESIDENT'S CORNER

**T**ogether with my fellow board members, I sincerely hope 2017 has been a successful year for you all, both professionally and personally.

As the year comes to a close, it is important to look back at the board's top priorities for 2017. First, a key priority was to build on ICMG's reputation as a premier networking association. Second, we saw it as a priority to engage and inform the membership throughout the year. And finally, we prioritized hosting a world-class conference that includes both networking and

educational opportunities. It is with pride and excitement that the board can look back on 2017 and confirm that these goals have been accomplished.



The board's hard work continues in preparation for the annual ICMG Conference, February 1–2, 2018, at Florida's beautiful JW Marriott Orlando, Grande Lakes. The 2018 conference is appropriately themed, "Connect and Engage." Responding to feedback from ICMG

members, our team has put together a program that includes historically favorite networking activities, including Member Introductions, Speed Networking, and Networking into the Night.

In addition, this year's program includes four educational breakout sessions. During these sessions, members will hear from industry thought leaders on topics that include Regulation, Product Innovation, Growing Distribution, and InsureTech.

And finally, the conference highlight will be a keynote presentation from former ABC News reporter and White House correspondent Ann Compton.

Todd Cowan | ICMG President  
Todd.Cowan@ameritas.com

Accomplishing these difficult goals requires the commitment of a team of people. I want to recognize the board members who are working tirelessly on behalf of the membership to make ICMG a successful organization:

**Senia Gramajo**

Vice President,  
Program Committee Co-chair

**Chuck Ritzke**

Second Vice President,  
Marketing Committee Co-chair

**Allison Koppel**

Marketing Committee  
Co-chair

**Chuck Hirsch**

Communications Committee  
Co-chair

**Victor Castellanos**

Communications Committee  
Co-chair

**Lauren Woods**

Program Committee  
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**Kevin Christensen**

Exhibits/Sponsorship  
Committee Co-chair

**Ted Williams**

Exhibits/Sponsorship  
Committee Co-chair

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**Ted Baran**

At-large board member

**David Burke**

At-large board member



Submissions are  
subject to ICMG approval.

## OPPORTUNITIES SPOTLIGHT

**Are you looking for new alliance partners?**

**Would you like to announce a new product or service?**

Opportunities Spotlight is the perfect place to highlight your networking needs. \$50 for 50 words in which you can state your message to other ICMG members.

If you would like to be featured in the next issue, please submit your Opportunities Spotlight to:

[www.icmg.org](http://www.icmg.org) or email [administration@icmg.org](mailto:administration@icmg.org)



*The name  
says it all*

Contact Barb.Ritzke@ProblemSolvingEnterprises.com or 844.773.4636 ext. 800

An illustration of two hands, one from the left and one from the right, each holding a white electrical plug with two prongs. The hands are positioned as if about to plug the cords into a power outlet. The background is a dark blue gradient with faint gear patterns.

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# THE Exchange

SUMMER/FALL 2017

## Inter-Company Marketing Group

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ICMG is a non-profit association that fosters strategic alliances among insurance and financial services companies, providing targeted networking opportunities, sharing of knowledge and experience, and resources for successful inter-company alliances.

## 2017 ICMG

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**The Exchange** is the official member eMagazine of the Inter-Company Marketing Group and is published three times a year.

Articles published in **The Exchange** are intended to provide information from the viewpoints of individuals or companies involved in inter-company marketing. ICMG does not necessarily endorse the opinions expressed in these articles, nor does it assume responsibility for the content.

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## BOARD OF DIRECTORS



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# ANN COMPTON ON POLITICS, THE MEDIA, AND DECADES OF REPORTING

By **Chuck Hirsch, CLU** | Hirsch Communications Consulting and **Senia Gramajo** | Agent Link  
*ICMG Communications Committee Members*



**W**hat's happening in Washington continues to be of real practical importance to our industry, and in light of that fact, your ICMG board has invited former ABC News reporter and White House correspondent **Ann Compton** to provide our keynote address at the 2018 ICMG Annual Conference.

As a warm-up to her presentation, Ms. Compton graciously agreed to speak with us back in September.

Our aim was not so much to provide a preview of what she'll share with us in February, but instead to get her take on some of the current issues that are swirling around Washington and the nation at large. And as you'll see, Compton's unique background and clear-thinking approach provides some insightful views on today's world.

## ICMG:

Last year at this time, we were right in the midst of one of the most polarizing elections our nation has ever seen. Now, it's a year later, and it seems that the level of polarization may be even worse than it was during the election. Is this the kind of polarized political situation we should expect moving forward? Is this the new normal? Or is there something peculiar about our place and our time right now?

## Compton:

I came to Washington just after Watergate, and was there through the time after the Cold War, and then into the digital revolution. The time right after Watergate was a time of incredible hostility and partisanship in Washington, which made progress even on routine things like passing a budget nearly impossible. And I think that when we're standing in the middle of history, and it's rushing past us, we don't really appreciate what we're seeing.

But when we woke up on the morning of November 9, 2016, we knew immediately that the world had changed.

I think, standing here a year later, we can look back now and see places along the way of the last decade or so where Americans and the American political system have shown the signs of strain. And I do believe—to pack so much in one answer—that we have to stop looking at this administration in conventional terms, expecting that, 'Oh, the President will eventually start acting presidential and stop Tweeting.' 'Oh, the President will not change his mind on some of the core policies he brought to the campaign trail.' Or, 'Oh, his supporters will desert him if he doesn't build the wall or if he doesn't lower the tax rate.' I think we have to look at the world today through new and unconventional eyes. And what we see right now is what we've got. I do not imagine **Donald Trump** changing at all during this four-year term.

## ICMG:

So speaking of the President, one of the things that you are recognized for was your very straightforward, positive relationship with the White House, no matter who was president. Now we seem to be in a situation where there is no such relationship.

## Compton:

I think you are absolutely correct.

## ICMG:

Assuming that we are correct, and that there is no relationship between members of the press and the White House, what does that mean for our view of leadership and what really is happening in our country?

## Compton:

Relations have always been contentious at times and adversarial between a governing administration and the press that reports it. Actually, the modern late-20th Century and early-21st Century press is a lot more reasonable than they were in the Yellow Journalism days and the tabloids and the highly partisan press that the country had at the time of the Revolution. And it's even more reasonable than the early-20th Century, where

newspapers actively either supported a candidate or maligned a candidate. So our standard of objective journalism in the second half of the 20th Century is pretty solid.

But we have come in to a digital age, which the good news is that there are so many sources of news now where people can turn to get information, and they can get it instantly at their fingertips. They can shop for places where they've learned that they have a comfort zone and a trust level with that particular source of information. The downside is that not all of those sources of information are solid, mainstream, trained professional reporters who have a higher objective, and that is, getting the facts out no matter who's in power.

So we live in a digital age where Americans kind of don't know where to go to get the news they need. And one of the things that hurts me the most, as someone who devoted my entire career—every day of my professional life—to being a news gatherer and trying to present the facts in an understandable and fair way so that Americans could make up their minds about what they were seeing, is that now we have been considered to be what the leader of this country calls “enemies of the American people.” That poisonous atmosphere surrounding American journalism and surrounding the coverage of government just breaks my heart.

And I think that many Americans are now left with the question that I get more than I get anything else these days: ‘Where do I go to get news I can trust?’ And it's a hard question to answer.

#### ICMG:

And what is your answer to that?

#### Compton:

Well, I'm glad you asked! It's the same thing I tell other business groups, the same thing I tell college students, and the same thing I tell friends over the dinner table—the most important thing is don't get all your news in one place. We live in a world where it's fine to look at your smartphone and see the headlines that come in from *The New York Times* or *The Washington Post* or from BuzzFeed or wherever else you get it. It is fine to go on Twitter and get a smattering of ‘what the buzz is’ at the moment. But it's also important to go to *The Wall Street Journal* or to *The Atlantic Monthly* and read the longer context stories that will help you understand the broader importance of issues that are very, very complicated. And every big issue right now is complicated. Immigration. Tax reform. Relations with North Korea. Relations with allies. All of these are incredibly complicated.

So my advice to people is to take the time, and listen to the radio newscast at the top of the hour if you're driving in your car. Scan the headlines in the morning. If you don't do it from a piece of newsprint at your front door, do it on your computer

screen when you have time. But don't lock in to one news source and think that's the only voice of authority. All of us have to be eclectic shoppers.

#### ICMG:

Can you give us just a glimpse of your experience with the President on 9/11?

#### Compton:

September 11, 2001, just happened to be my day on Air Force One. We rotate who rides on Air Force One as part of a traveling press pool, and then we share what happens on the plane or in the motorcade with other reporters who are in the big press charter that we pay for. We fly in separate jets along with the President. And that September 11th just happened to be my day on Air Force One. They kicked everybody off except two of us. They let me stay and they let one print reporter stay. It was an incredible experience to travel with the President at a moment of national security meltdown and the Domsday military scenario to protect the President of the United States. It's actually a fascinating story not only about the structure of our government and how leaders react in times of crises, but also how the press reacts in times of crises. On that important day in our history, I was with the President for ten hours, having no idea when we would ever go back to the White House, no idea where we were going.

#### ICMG:

And where did you go?

#### Compton:

We were in Florida, as you know, in Sarasota where he was in the school room and **Andy Card** whispered to him. And then I was allowed to stay on the plane through a refueling stop at an Air Force base in Louisiana. And then we went to the Strategic Air Command Headquarters in Omaha, Nebraska, where they have an underground bunker in which the President could have a National Security Council meeting that afternoon. Then they decided that all the planes had landed and that the threat was over and he flew back to Washington on a nearly empty plane to address the American people. It was a remarkable day.

#### ICMG:

Did they tell you where you were headed? Like when you were headed to Omaha, did they tell you that's where you were headed?

#### Compton:

No, they didn't. **Ari Fleischer** came back to the press section of the plane, and as I mentioned, there were only two reporters there instead of the usual 12 of us. Ari said, ‘This is off the record. The President is being evacuated.’



And I said, ‘Are you kidding?!? You can’t make that off the record! That is a historic, national security landmark, and it can’t be off the record.’

Of course, I was on an airplane at 44,000 feet and no way to report that to anybody, but I thought, on principle, that it shouldn’t be off the record. So I kept a reporter’s notebook and kept track of every moment that something happened. I wrote down the time, where we were, and what was going on for that whole 10-hour period.

Then I get back to Washington with the President and finally back to my job of being the impartial, keen, consummate voice of ‘this is what’s happening,’ this is what we know, this is what the President’s doing. I walk into the press room, open my laptop computer, and the first email is from my two sons at Vanderbilt University, saying, “Mom, our friend Ted—our fraternity brother—was on the 93rd floor of the first tower.”

And all of a sudden the day had a human face—the face of this handsome young man who had just graduated, who had just taken his first big step out into the big world.

And I sat down, and I cried.

For me, it humanized what was a day of incredible emotion that I saw from a vantage point that very few other people got to see.

#### ICMG:

You mentioned that you were there in that classroom with President Bush. We’ve all seen that famous photo now, but I’m wondering what went through your mind when you saw that expression on the President’s face.

#### Compton:

I can tell you exactly. That classroom was a place of such innocence, and the trip itself was a very boring education trip. The President had given this speech a hundred times before, and then he stopped by a classroom of second graders. When his chief of staff walked in and whispered to the President, I was dumbfounded. I wrote down in my notebook, ‘9:07 a.m., Andy whispers.’

Nobody interrupted the President, even in a classroom of second graders. And then of course, you know the look on his face. I’m still struggling to find the word to express the gravity that I saw in his expression. And I knew at that instant that something Godawful had happened. And the day just spun out of control from there.

There have been many moments where I’ve been with Presidents during moments of crisis. I was there when President **George W. Bush** ordered troops into Afghanistan, the surprise attack into Afghanistan. I was with **George Herbert Walker Bush** in the desert when he went to visit the troops for Operation Desert Storm for the Persian Gulf War. I was in the room with the Middle East Peace Talks. I was there for Begin and Sadat, shaking hands on the South Lawn.

There are any number of moments I have been with Presidents where we literally saw the world change in front of our eyes. And I feel like I know a little bit about what Americans should expect from the press at moments like that. They should expect cool heads, clarity, understanding, and an appreciation for a bigger picture. Our words always have to give Americans in as little time as possible all the relevant information, never tainted by judging the President, but by saying these are the facts of what just happened.

#### ICMG:

Are you seeing that from reporters these days?

#### Compton:

With regard to today’s press, I take my own advice, and I try to get my news from lots of different places. And I must tell you that not one of the news organizations on which I rely has a perfect record. We’re human. Some stories turn out to go way too hard on one angle of the story when they should have taken a deeper breath, taken another 15 minutes to check a few facts, and made the story clearer. Then you have to go back and you have to sharpen the story. You have to improve it. You have to update it. And I think that this goes back to the digital age. We live in an age where the pressure is to publish instantly. Quickly! As quick as something happens. And that doesn’t always give the complete story.

Sometimes I talk about urban myths. Remember **Dan Quayle** misspelling ‘potato,’ and remember when George Herbert Walker Bush was supposedly amazed to look at a supermarket scanner? I was there for both of those events, and the stories were so misreported by very reputable news organizations because they rushed to get stuff out and never got the rest of the story.

In today’s context, it has never been harder for journalists to give full, complete, and instantaneous reports that do justice to the story at hand.



The other thing that we're really fighting is that we live in an age of celebrity and fame, and interest in quirky little angles on stories. I don't know that the American people are getting the full story, the full details they need on what is needed for health care reform, what will it take to change the US tax code, what is the right immigration policy, what's the truth behind the numbers that we keep seeing. So I think every news organization is challenged right now. No one does a perfect job.

#### ICMG:

You mention the Affordable Care Act. This is obviously a topic that is very important to our members. Without getting into the details, with your experience in Washington and then viewing what's happened since the election, what in your view is at the base of why the Republicans were unsuccessful in their efforts to significantly alter that plan?

#### Compton:

I believe that the art of campaigning and running for office is different than the science of governing. And men and women ran for Congress, they ran for governor, and they ran for president promising the kind of end-user consumer benefits of healthcare reform, not appreciating that putting many of those promises into reality takes careful governance and it takes . . . put it this way, you can't please everyone. The real world doesn't always work just the way campaign promises would like you to believe.

I put most of the blame on Congress for this. Congress has lost the will to work together from different points of view and come up with the best compromise. Compromise is actually a four-letter word here in Washington. And compromise is what makes a democracy and democratic government work. And many members of Congress feel like they were elected not to do things the old way, not to back down, not to give in. It's my way or the highway.

Too many elected officials have lost the ability to come to Washington and say, 'Okay, I'm here. Now it's my job to get something done, and I've got to work with the people sitting across the table from me.'

#### ICMG:

Congress is talking about tax reform. What do you think is the likelihood of meaningful tax reform?

#### Compton:

That is a terrific question, and there are probably 435 different answers to that in the House of Representatives and a hundred in the Senate. I covered the last big tax reform package in 1986, and we were stunned to see it come together. There was **Bob Packwood** on the Republican side in the Senate, and **Dan Rostenkowski**, the House Ways and Means Chairman—who writes the tax legislation—who was one of these big burly Democratic ward politicians, and **Lloyd Bentsen**, the senator from Texas, who was very conservative fiscally. They still all got together.

People forget that in 1986, when **Reagan** was in his second term and they passed tax reform, they got rid of the capital gains tax. One of the items that made it go through—to get everybody on board—is that they literally got rid of the capital gains tax. Can you imagine that happening in a day and time like today? I can't! So the big, bold decisions, the big bold compromises just don't happen anymore. That's why Obamacare was passed with all Democratic votes. That's why 'repeal and replace' would have to be done with all Republican votes. No Democrats at all. We live in different times. Yes, there should be some tax legislation this year, but it will never have the breadth of simplification that most Americans believe is needed.

Of course, by the time we get together on February 1, who knows! Not only will we be into the next budget cycle, but that's the time of year when the President will be putting down his budget, and he will have just given his first State of the Union address. So it's a really cool time to come and join you.

#### ICMG:

Yes, and there likely will be a crisis of the week . . .

#### Compton:

Yes, and a Tweet of the hour! ■

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*Make plans now to join your fellow ICMG members in Orlando to bear more from Ann Compton. Her unique perspectives and her warm, insightful, and engaging personality will surely make this a memorable keynote address.*



# 5 REASONS WHY WE ARE EXCITED ABOUT NEXT ICMG CONFERENCE

By **Senia Gramajo** | President | Agent Link

**ICMG** began in 1985 when a group of six industry executives gathered informally to network and learn more about the benefits of strategic alliances. Known as the place where decision makers from carrier organizations, IMOs and industry vendors gather to get deals done. The Conference is an event where attendees deliver personal opening introductions, schedule one-on-one meetings, network in the exhibit hall, learn from session speakers, and make connections during the annual golf tournament. The two day conference is , designed for you with an agenda that is packed with thought-provoking, peer-led breakout sessions. The keynote speaker is a former White House correspondent and has covered seven US Presidents with insights on the current political scene. The event will also include relevant regulatory conversation, abundant networking opportunities and **The Charitable Golf Tournament** at the **JW Marriott Orlando Grande Lakes**, a PGA TOUR Challenge event host site.

As a warmup to her presentation, Ms. Compton graciously agreed to speak with us back in September. Our aim was not so much to provide a preview of what she'll share with us in February, but instead to get her take on some of the current issues that are swirling around Washington and the nation at large. And as you'll see, Compton's unique background and clear-thinking approach provides some insightful views on today's world.

## 5 Reasons You Should Attend 2018 ICMG Conference in Orlando:

### 1. Expanding Knowledge and Finding Solutions to Common Industry Challenges

This year we have exciting breakouts for you to learn from industry peers and experts in a panel format. Our breakout sessions will explore various topics and issues, giving you an opportunity to learn ways to solve problems with topics including:

- ▶ Product Innovation—Moving Products from the Drawing Board to the Market Place
- ▶ Growing Distribution in Challenging Times
- ▶ Regulation Conversation
- ▶ InsureTech

Our expert panelists will share their empirical experiences on these various topics, best practices, lessons learned, and future trends. You don't want to miss these breakout sessions!

### 2. Networking and Meeting Other Insurance Industry Executives

I have been to many industry conferences but ICMG is unmatched in its networking opportunities. From the initial 30 second introductions that kick off the meeting to speed networking and in-person interactions on the exhibit floor, to the golf tournament, to hallway encounters and more formal lunches and dinners, ICMG embodies a dozen trips in one, saving time and money. This is your opportunity to foster relationships with other executives, enhance re-exisitng relationships with carriers, IMOs/FMOs and relevant vendors, while develop new strategic alliances.

### 3. Exploring Product Opportunities

One of the things I often hear from our members is that the ICMG annual conference has enabled them to either customize products for their needs or provided them with exclusive products. Many niche markets are represented at ICMG and our exclusive platform has given our members entry into new markets and opportunity to market cutting edge products. Our new product networking session titled, "Current Conversation: Building Connections Through Products and Markets". will allow you to explore different options.

### 4. Getting Deals Done

Whether you need to decide on products, markets or innovative business opportunities, ICMG's networking environment provides a perfect platform to connect to 400+ marketing, product and sales decision-makers in the insurance and financial services industry and forge alliances that will enhance your operations and distribution.



# FEBRUARY 1–2, 2018

## JW MARRIOTT ORLANDO | GRANDE LAKES

### 5. Location, Location, Location

This year, we want you to experience world-class service at the award-winning **JW Marriott Orlando, Grande Lakes**. Located on 500 lush acres, this luxury hotel provides a quiet retreat, yet is a short distance away from Orlando's most exciting attractions. Take advantage of our Thursday and Friday meeting to stay over the weekend and use hotel shuttle service to **Walt Disney World®**, **SeaWorld®** and **Universal Orlando®**. Recharge in elegant rooms and suites which offer luxury bedding, marble bathrooms, 24-hour room service and internet-ready TVs. Resort dining options include farm-to-

table fare at **Whisper Creek Farm: The Kitchen**, as well as sushi and Italian cuisine. Perfect your swing at our 18-hole golf course, spoil yourself with a spa treatment or relax by the pool and soak up the Florida sun.

### *Most Importantly, Have Fun!*

Bring your family along and enjoy our Florida weather in February and our attractions after a productive two-day ICMG conference. If you have not done so yet, please book your stay.

*I look forward to seeing you there! ■*

## ATTENTION ALL ICMG GOLFERS!

# 2018 ICMG GOLF TOURNAMENT

By **John Meurs** | A.D. Banker and Company | ICMG Communications Committee

The annual golf tournament, in support of *The First Tee*, is scheduled to begin at **8:30 a.m. Thursday, February 1**.

Please note that 8:30 a.m. is the actual start time, and the course will be available to you beginning at 7:30 a.m. for warmups, practice on the putting green, etc.

In 2017, this tournament, auction, and donations raised more than \$16,500 for *The First Tee*! That's a terrific number, and we're looking to beat it this year. But we can't do so without your participation.

So, if you're a golfer and you plan to join us for a great day of golf in support of *The First Tee*—and have a great time with friends, customers, and clients at the same time—make sure to arrive on Wednesday evening with your sticks. You don't want to miss that Thursday morning tee time!



The Ritz-Carlton Golf Club, Orlando | Grande Lakes



# 2018: THE YEAR OF OPPORTUNITY IN THE SENIOR MARKET

By **Jamie Sarno** | National Sales Director | Aetna Senior Supplemental

**“The Year of Opportunity”** might sound like something you’d find written in a fortune cookie, but don’t be too quick to ignore the message. Opportunity is all around us, and that’s especially true when it comes to Medicare and ancillary products for seniors.

In 2010, when the **Affordable Care Act (ACA)** was signed into law, most of us in the senior Medicare market had no idea how it would fundamentally change Medicare. These changes brought more gaps to senior healthcare and brought the opportunity to create new products to meet the needs of a growing market.

In an attempt to balance the spending in the ACA, the Department of Health and Human Services was required to reduce Medicare spending by **\$716 billion dollars**.

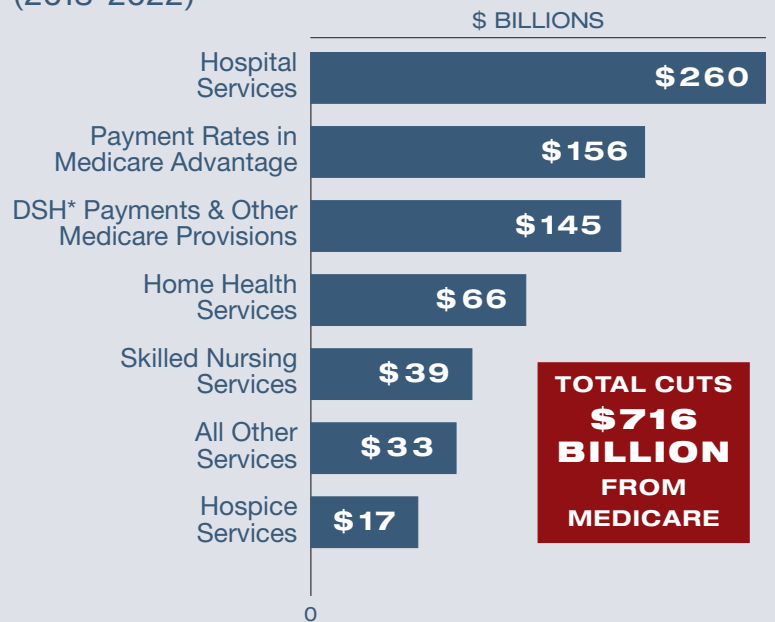
These reductions or cuts to Medicare have had and will continue to have an impact on the Medicare system. The cuts are targeted at the areas of healthcare, where Medicare is spending billions. These areas are hospitals, Medicare Advantage, skilled nursing, home care, and hospice care. The reduction program was touted by lawmakers as a way to reduce waste and fraud in Medicare without cutting senior healthcare benefits.

## Hospital Reductions

**Part A** spending for hospitals is by far Medicare’s most costly expense, so it only makes sense that it would take the biggest hit with **\$260 billion in reductions**. As hospital costs rise, it causes Medicare payments for hospital stays to climb as well. Medicare continues to cover all of a patient’s room and board charges for days one through 60. When a patient has a relapse and returns to the hospital for a second time, it compounds Medicare’s expenses exponentially, which explains why Medicare has focused on unnecessary hospital admissions and their higher-than-normal readmission rates.

The **Hospital Readmission Reduction Program (HRRP)** within the ACA was created to give hospitals the incentive to reduce their readmissions. Most of the time, when we hear the word incentive we might think reward or bonus, but not in this case. The incentive was to not have your hospital penalized monetarily for

## CUTS IN MEDICARE (2013-2022)



Disproportionate Share Hospital, meaning payments that go to the hospital that serve a large number of low-income patients.

Source: Congressional Budget Office

too many readmissions. That’s right. If a hospital has a high readmission rate, Medicare can penalize that hospital up to a maximum of 3% of its Medicare reimbursement.

(<https://www.cms.gov/medicare/medicare-fee-for-service-payment/acuteinpatientpps/readmissions-reduction-program.html>)

Of course, hitting hospitals in their pocketbooks did in fact “incentivize” many changes in hospital procedures, especially when it came to a patient’s post-hospital care. Hospitals found that following up with a patient’s care after his or her discharge from the hospital could, in some cases, be beneficial in preventing readmission. Hospitals became proactive in reaching out to their patients to make sure they were filling new prescriptions and taking the correct dosage along with drinking fluids to prevent dehydration. Hospitals realized that, although these new patient procedures were making an impact, they alone would not be enough to help lower their overall readmission rates.

## Observation Status

As a guide for hospitals, the **Centers for Medicare & Medicaid Services (CMS)** instituted what's called, the *Two-Midnight Rule*. The rule states that, if a patient is likely to stay overnight in the hospital for at least two midnights, then they can be admitted as an "inpatient." If the patient is not likely to stay overnight two midnights, then they must be placed in what's called "observation" or outpatient status. Once hospitals found that they could simply classify a patient as observation or outpatient to lower their readmission rates and avoid penalties, a new widespread trend of observation status hit hospitals, leaving patients to face the consequences.

It's hard to believe, but this small change in status to "observation" has big effects on the bottom line, making it possible for hospitals to save millions of dollars and avoid readmission penalties.

It's enough to make your head spin.

Even with this CMS rule, patients are falling through the cracks and sometimes staying three or four days in this observation status and are considered outpatient.

## Short-Term Recovery Care Opportunity

**Here's the problem:** Medicare pays for 20 days of rehabilitation in a skilled nursing facility only after a patient has spent three consecutive midnights confined to a hospital as an "inpatient". If the patient spends the same three midnights confined to a hospital in "observation," Medicare will not pay for their recovery in a skilled nursing facility. The cost of short-term recovery care in a skilled nursing facility can cost tens of thousands of dollars, leaving the patient responsible for the entire bill and asking the question, "What happened?"

*NBC News* was one of the first to report the growing problem affecting Medicare beneficiaries when they are admitted to a hospital under observation status. It shows one woman's experience after breaking her leg and rehabbing in a skilled nursing facility only to be saddled with a bill for more than **\$28,000 dollars**.

I have used this news segment many times to help explain the importance of adding additional coverage to an existing Medicare Supplement. An ancillary plan, such as short-term recovery care, not only helps protect an individual's assets, it gives them peace of mind knowing that, if an unforeseen accident or sickness strikes, they can rehab the way they wish. Recovery-care plans make it possible to rehab in a skilled nursing facility, assisted living facility or even in their own home. Coverage is very affordable with benefits that range from three months to just under a year with maximums of **\$108,000 per benefit period**.

## Medicare Advantage Reduction

**Medicare Advantage (MA)** carriers are also watching their bottom lines because they are seeing **\$156 billion in reductions** from their Medicare reimbursement payments. Now, when Medicare beneficiaries are enrolled into an MA plan, carriers do so at a lower Medicare reimbursement per enrollee. It is also very important for MA carriers to receive high performance ratings to achieve bonus dollars in Medicare's Star Ratings System. If a carrier does not earn a bonus with a rating of at least four stars out of five, then that carrier will have to make hard decisions that affect their network along with changes to their plans' copays and deductibles.

When it comes to competition between MA carriers and the plans they offer, the zero premium plan is the most popular for the obvious reason... it's free! Zero premium plans help many of our low-income seniors, so what's the downside? As healthcare costs increase, carriers struggle to keep their zero premium plans at a zero premium. The only alternative a carrier has is to pass along the cost-of-living expense by increasing the copays and deductible of their plans. Many middle and upper income seniors are also choosing zero premium plans without fully understanding what they may be responsible to pay. Depending on location and demographics, a copay for a hospital stay can range from **\$150 to \$695 per day** or more. Outpatient surgery, radiology, skilled nursing, and many more services are continuing to see higher out of pocket cost sharing for the members.

## Hospital Indemnity Opportunity

As Medicare Advantage plans start to look more and more like traditional Medicare by having annual increases in copays and deductibles, the opportunity is knowing what will become the next "Medigap". The answer is, hospital indemnity. As ancillary products go, there has been a huge increase in state filings for indemnity plans. Hospital indemnity coverage has increased in popularity because of their "flexibility." Today's hospital indemnity complements the MA plan by targeting the gaps precisely where they're needed: daily hospital, outpatient surgery, radiology, skilled nursing and much more. After a hospital stay, a Medicare Advantage member is more likely to stay with his or her carrier if his or her agent also added a hospital indemnity to pick up what's left of their hospital expenses.

## Opportunity

Major players in the senior Medicare market are paying close attention to these changes in Medicare and developing ancillary products to "fill in the gaps." As life expectancy continues to grow and Baby Boomers become Medicare eligible, the key is to recognize the opportunities created by the changing circumstances of Medicare and to use those opportunities to provide solutions for you and your clients. ■

# THE ROBOTS ARE HERE: WHAT THAT MEANS FOR INSURERS

By **Jane Mandigo** | Swiss Re P&C Business Management Claims Division  
and **Robert Weireter** | Treaty Casualty for Swiss Re America

*In the spring 2017 issue of The Exchange, **Chuck Ritzke** of Problem Solving Enterprises introduced a series of articles meant to highlight and focus on “disruptors” in the insurance business. The following article is part of that series, and focuses on how professionals at one company view the ways that deep learning may impact the way they do business. As always, we welcome you and encourage you to share your own company’s views—or your personal views—on a “disruptor” in the business and how you see that as a threat or an opportunity.*

## Have You Read the News about Robots Lately?

It’s hard to ignore the avalanche of headlines about the impact of transformative technology and robotics on business, industry, insurance, society, and our personal lives. The onset of robotic capabilities and artificial intelligence (AI) is not a future issue, it is one to address now. In this article, we will take a brief tour of the impact of these changes from the perspective of the insurance world.

## The Big Picture

Collectively, we are facing a myriad of technological transformations, including the *Internet of Things*, smart homes, autonomous cars, and of course, robots. It has been estimated that “advanced robotics is going to thrust upon insurers a world that is extremely different from the one they sought to indemnify in the 20th century.”<sup>1</sup> Other commentators have stated that new technology, including artificial intelligence (AI), is going to “unleash a new industrial revolution [that] is likely to leave no stratum of society untouched.”<sup>2</sup> In response, roughly 30% of leading organizations will create a chief

robotics officer role or a similar role for their business in the next two years.<sup>3</sup> Ready or not: **The Robots are Here, and More are Coming.**

## What Lines of Business are Affected?

Really, which line isn’t affected? More and more robots introduce new insurance coverage, liability issues, or both for nearly every line of business in insurance. **Key examples include:** Commercial General Liability, Product Liability, Employment Practices Liability, Technology Errors and Omissions, Workers’ Compensation, Cyber Coverage, Professional Liability, Directors and Officers Liability, and of course, stand-alone robotics policies. Bundled or hybrid policies that include many component coverages are attractive as one-stop offerings because insureds often prefer broad coverages (versus numerous stand-alone policies). Bundled offerings can simplify purchasing and help reduce an insured’s risk of insurance gaps.

## What do We Mean when We Talk about Robots?

Presently, there are two key categories of robots: machine-based, non-collaborative robots, which often work in traditional industrial or retail settings (think of a modern-day car factory or an Amazon warehouse), and collaborative open robots (also called “cobots”), which use AI and can learn and interact with humans. While most insurers are familiar with traditional industrial robots in the workplace, robots are advancing to work alongside humans—or on their own. Robots are being used to make deliveries and investment decisions, interview job candidates, administer medical care, and even run hotels.<sup>4</sup> A hotel in Tokyo now uses life-like robots to check in guests and deliver room service. Robots are being programmed to detect cyber breaches (or cause cyber breaches). The wide scope of “robots” requires insurers to reconsider policy language that has not yet contemplated robotic exposures.

## Definitions are Critical

**How do you define ‘robot’ in an insurance policy?** It’s impossible to use a single definition—and definitions will vary widely depending on the kind of robot, its function, the insurance product at issue, and the intended coverage. Examples from the marketplace demonstrate that definitions may include reference to what the



robot can do (and by implication, what can go wrong). A real challenge will be deciding whether the introduction of complex automated functions may be considered “robots” for purposes of robotic coverage. For example, is an autonomous car, drone, or other advanced device a robot? Is a complex industrial machine a robot—or part of an automated process? The distinction between automation and robotics is murky, and will likely remain unclear. Policy language will be one of the first reference points for disputing parties to turn to for guidance about coverage. Moving forward, insurers do have an opportunity to shape the marketplace for robotic definition, intent, and exposure.

Another concern is how multiple contributors to a robot (like manufacturers, software designers, operators, etc.) may be sued separately as liable entities. Contractual arrangements may clarify (or complicate) legal responsibilities. Currently, the plaintiff’s bar can be expected to file litigation in a wide swath in order to capture all potentially liable parties. This might include suing the manufacturer, the software developer, the robot owner or employer, the data-service provider, and technology and design professionals.<sup>5</sup> There will be increased coverage and liability litigation, and likely more defense costs.

## Standards and Regulation may Help

The introduction of standards and regulations may help provide manufacturers and employers with protection from liability that could help in the defense of a robotic accident. A number of organizations are actively working on standards and guidelines regarding the use of robots. There are proposals from the **International Standards Organization (ISO)**, as well as the **American National Standards for Industrial Robots (ANSI)**, and the **Robotic Industries Association (RIA)**. It remains to be seen what legal requirements and regulations will be promoted by governments at all levels.

## The Current Challenges

“Robots are the technology of the future, but the current legal system is incapable of handling them.”<sup>6</sup> This emphatic statement highlights an active debate about how the law should treat robots. Should robots with AI be held responsible for their own actions?

Experts, academics, and legal theorists are weighing many liability concepts, including owner liability, agency theories, and corporate “legal entity” theories.

A key concern for insurers is the lack of legal precedents with respect to how robotic liability will be handled by courts. This places even more pressure on insurers to identify what they intend to cover (or what they don’t intend to cover) through policy language. Outside of the United States, Europe has discussed whether robots should be considered “electronic persons,” whether robots should be required to be insured, and whether they should even be possibly taxed.<sup>7</sup> These discussions recognize that unilateral robotic actions fall into uncharted legal territory.

## What can We Learn from Existing Robotics Cases?

There are a handful of legal cases involving robotics. Many of these are in the industrial and medical arenas. In one case, a worker died in an Alabama auto parts manufacturing plant, where “[t]he robot restarted abruptly, crushing the young woman inside the machine,” according to the Occupational Safety and Health Administration.<sup>8</sup> The worker had entered the robotic station to clear a sensor fault that had stopped an assembly line. The case presents an argument that the robot should have

been programmed not to start if a person was inside the station. The manufacturing plant, as well as the designer, manufacturer, marketer, and seller of the robot have been named as defendants.

A common liability inquiry is whether an employee put himself or herself in the way of harm—creating a fault argument against the employee. Another liability question is whether the employer correctly followed instructions for the installation and operation of a robot. These are areas where workers’ compensation policies have traditionally been available to address workplace injuries. But products liability claims may be filed in instances where there are allegations that a robot was defective in terms of design or operation. Consistent with traditional workplace exposures, Employer’s Liability claims might also be filed where there is a failure to address workplace safety.



## Are We Paying Enough Attention to the Impact of Disruptive Technology?

One concern about the onset of advanced robotics may be the lack of attention to the technology risk. Fifty-five percent of organizations have not conducted risk assessments to understand the impact of disruptive technologies, according to a **Marsh/RIMS 2017** study.<sup>9</sup> This is unsettling because it shows many companies haven't thought about disruptive technology, much less started to deal with it. For these disruptive technologies, there is often little, if any, experience or loss information to provide guidance about traditional underwriting, pricing and claims-handling models. It will be increasingly imperative for insurers to devote time and resources to the assessment of risk issues presented by new technology. Insurers also need to consider the possible lack of risk assessment within their insureds' operations. Existing insurance policy terms and conditions may be outdated and inadequate because they don't contemplate robotic risks and exposures. As robotics and AI become pervasive, insurers have the opportunity to take a lead role in steering coverage through definitions.

## Conclusion

Whether enough work is currently being done on this topic can be debated. But insurers do recognize the gravity of the expected impact of AI and robotics: "75% of insurance executives believe that AI will either significantly alter or completely transform the overall insurance industry within the next three years." Insurers must ask themselves if they want to be innovators or followers with respect to robotic coverages.

Assessments of robotic risk should include understanding insureds' current and future use of robots, and engaging in dialogue with insureds regarding safety, responsibility, supervision protocols, and loss. Insurers need to pay attention to the current state of technology, and emerging case law and regulations.

A dedicated and iterative commitment will lead interested insurers to more successful underwriting and claims management. Insurers will need to revise policy language to keep up with evolving exposure and coverage issues. The rapid expansion of robots will force insurers to be agile in their recognition of the impact of new technology—and to thoughtfully assess and control risk on a line-by-line basis. ■

<sup>1</sup> <http://insurancethoughtleadership.com/what-liabilities-do-robots-create/>

<sup>2</sup> <http://www.bbc.com/news/technology-38583360>

<sup>3</sup> <http://www.zdnet.com/article/the-future-of-robotics/>

<sup>4</sup> [www.asahi.com/ajw/articles/AJ201608050036.html](http://www.asahi.com/ajw/articles/AJ201608050036.html)

<sup>5</sup> <https://blog.svlg.com/2017/01/06/stephen-wu-speak-global-artificial-intelligence-conference/>

<sup>6</sup> <http://robohub.org/the-legal-issues-of-robotics/>

<sup>7</sup> <http://money.cnn.com/2016/06/22/technology/europe-robots-taxes-jobs/index.html>

<sup>8</sup> <http://nationalpost.com/news/world/alabama-factory-worker-dies-two-weeks-before-her-wedding-after-being-crushed-to-death-by-robot>

<sup>9</sup> <https://www.marsh.com/us/insights/research/excellence-in-risk-management-xiv.html>



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# OPPORTUNITIES IN THE MEDICARE SUPPLEMENT MARKET

By **Charles R. Mankamyer** | United American Insurance Company  
Globe Life Insurance Company of New York | Globe Life, Employee Service Division

**At no other time** in United States history has the opportunity within the Medicare Supplement market been better positioned than now. We know that there are **10,000 seniors turning 65 each and every day**. These seniors are entering into the final chapters of their life; they've worked hard and contributed to our society.

Now they want to secure additional healthcare coverage that will cover the gaps in Medicare. What seniors really want is security, stability, freedom and total value.

## Security

The last thing a senior wants during this stage of life is to have to decide on different coverage options each year. Seniors want a company that has high ratings, experience, and longevity in the marketplace. Medicare has been offering coverage for the country's seniors since 1966, and some insurance companies have been offering Medicare Supplement insurance since Medicare began.

Senior clients want to keep their coverage for the rest of their lives. They want a policy that is guaranteed renewable for their lifetime, which ensures that they can have the Medicare Supplement policy for as long as they're paying the premiums. This makes a Medicare Supplement plan a true insurance product, designed to provide the maximum amount of security that seniors long for.

## Stability

As the old saying goes—*you will be known by the promises that you keep, not by the promises you make*. Choosing the right company for their Medicare Supplement policy will not only offer security to the senior, but will offer them stability of rates.

The reason for rate stability is the way that rates are determined: based on actual claims experience, not dictated by competitors' pricing. As a result, clients can enjoy more stability not only in rates, but also in service and exceptional claims processing. When a client purchases a Medicare Supplement policy, he or she wants to be assured that claims are processed quickly and accurately. Only a company with a great level of experience and financial stability can truly offer that to a senior.

## Freedom

Seniors want the freedom to go to any doctor, any specialist, and any hospital that takes their original Medicare coverage (**Parts A and B of Medicare**). They want the freedom to travel nationwide or abroad and be covered by their policy. Seniors are accustomed to their doctors and specialists and often have established long-term relationships. The thought of only going to in-network doctors, specialists, and hospitals is not a very pleasant one. Medicare Supplements offer seniors the freedom to see any provider they wish who accepts original Medicare, and the market place is calling for more of this kind of coverage!

## Total Value

Contrary to those who claim that seniors are looking for the cheapest coverage, what seniors are actually looking for is value. Value is defined as usefulness, worth, gain, or profitability. In the final analysis, it's not how much you spend, it's how much it will cost you. For example, seniors should evaluate how much their out-of-pocket costs will be when they decide on their coverage options, one of which is a **Medicare Advantage (MA)** plan. Some MA plans have a zero premium, which seems attractive on the face of it, but it's critical to realize that zero premium does not mean zero cost to the senior. The maximum out-of-pocket costs on an MA plan often can be much more than with a Medicare Supplement policy.

Agents who capitalize on the Medicare Supplement market now can offer their clients a solid coverage solution while generating lifetime income streams with renewals. Because of the influx of seniors entering this market, and higher life expectancy, the opportunities for growth in the Medicare Supplement market are endless. Medicare Supplements are a great entry to cross selling other products to this segment of the population, the wealthiest Americans of all time! This market is a great door-opener to establish a relationship that many times will grow into a long-term union. Referrals are commonplace with additional potential sales of annuities, long-term care, life insurance, and estate planning.

What binds us together is Medicare, and the Medicare Supplement market presents a great opportunity to grow. Just make sure that you are selecting a Medicare Supplement carrier that offers the **most security, stability, freedom and value!** ■



# TO TAKE FULL ADVANTAGE OF THE ICMG YOU HAVE TO MEET FACE-TO-FACE

By **Ken Smith** | Ken Smith Sales Training and Consulting, Inc.

I conduct a lot of sales training within the life and health insurance business, and my clients and potential clients are spread all over the United States. Of course, like all firms I know, I do use the internet, videos, blogs, and various other technological tools in my business. But my primary focus is on face-to-face interaction.

On a regular basis, people ask me whether I believe the internet will replace agents in the sale of life and health insurance. My answer is that there likely will be a small segment of insurance buyers who purchase life insurance via the internet. But I emphasize that it is a small segment.

**Here's the reason why:** Consumers don't want to think about life insurance, and even more importantly, they don't want to think about the reasons they need life insurance (that is, their own mortality). They would much rather think about their favorite sports team or favorite television show.

In my training work, I teach agents to ask questions that will help the consumer clarify his or her thinking. And more importantly, I train agents to ask disturbing questions that will help the consumer realize that he or she has a problem. The agent, of course, has the solution to that problem. But the agent must be there with the client—**face-to-face**—to do all of that effectively.



## IN ALL BUSINESS INTERACTIONS

– WHETHER at the level of a LIFE INSURANCE **AGENT** MEETING at the kitchen table with a **POTENTIAL** LIFE INSURANCE **BUYER** or WHETHER it's an INSURANCE **MARKETING EXECUTIVE** from **COMPANY A** meeting with his COUNTERPART at **COMPANY B**

## ➤ RELATIONSHIPS ARE STILL IMPORTANT!

In fact, one could make the argument that, in the end, it's all about the strength of the relationship. When you are meeting **face-to-face**, you have the opportunity to foster relationships that you simply can't develop over the telephone or on the internet.

I once heard someone say that the advantage of face-to-face meetings are that they boost collaboration and creativity, and that they encourage ideas to be shared more freely. In a **face-to-face** setting, people find ways to work together that they likely would never find any other way.

Those are all the same reasons I will be attending the ICMG meeting in February, *and I am hopeful I will see you there.* ■

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