

**Manfred
Insurance Agency**



**McKinley
Insurance Agency**

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Highmark Life & Casualty Meeting

Tuesday, November 13

Highmark Life & Casualty will be speaking with our agents interested in marketing a new, online easy-access total account sales package. You will be able to quote on-line and immediately implement groups for Life, STD and LTD for groups over 2 lives. These plans are **guaranteed issue** and pay attractive (high) commissions. Please plan to attend this informative meeting that will enhance both your portfolio and your profits with little effort on your part. Be the first to offer Highmark Life & Casualty online to all of your customers.

We will meet at the Churchill Valley Country Club for coffee and a hot breakfast at 8:45 a.m.



On-line quoting and paperless enrollment make this product easy to sell

The meeting will begin promptly at 9:30.

Please call Jennifer to reserve your place. (412-835-0436).

McKinley Madness Continues !

The lucky winners this month are Joe Pfenninger and Scott Ingalls. You could be the next big winner! One lottery ticket per member is awarded to new to blue groups with 5-50 employees. Only one more month to go!

Highmark releases Direct Blue Individual Product

We recently received a shipment of the attractive marketing material for Highmark's new individual PPO Direct Blue program. This material will help you promote and sell an additional option to your prospective clients. If you haven't received

a supply, please call us ASAP . Material is going fast due to the competitive nature of the program. As always, if you have any questions about the program, we're happy to hear from you. Please contact Palma. (412)835-0436

UPMC Commission Changes

On Monday, October 15th, UPMC made an announcement to their Select Brokers regarding the commission structure for cases in the 2-50 life market effective 1-01-02. New business commission will be reduced by more than 35% effective 1-01-02 and renewals will be reduced by more than 25%. We are in the process of discussing how this will ultimately effect you and your agency. Unfortunately we do not have all of the answers at this time. We remain committed to all of our sub-brokers and will



Changes are effective
January 1, 2002

make the appropriate changes to keep commission payments as competitive or more competitive than other General Agents in the marketplace. As more information is released, we will provide updates to you.

Even though we market competitive programs with other carriers, we trust you will always provide the most appropriate program for your client, regardless what commissions are provided by the carriers. We thank you for your patience as we work through gathering additional details.

Fortis ShortTerm Opportunity

Fortis has created sample letters that you may want to consider for targeting layoff situations. One letter is intended to address the company's human resource/benefits representative and the second letter is intended to address the employee who is being impacted by the layoff. These letters have been very beneficial to many agents. Please call Palma at 412-835-0436 for samples if you are interested in utilizing these helpful marketing forms.

Rate Change

Remember, Fortis **changed their area code factors and rates.**

This was effective October 14, 2001. They will accept old applications

for the **month of October only**. Please call Palma for a supply of the new applications. (412-835-0436)

Use these sample letters to target employers who are laying off employees and also to target the specific employee.



<http://consumerlawpage.com/brochure/cobra.shtml>

Anyone interested in information about **COBRA** should look at this web site. Post this address on your bulletin board, you never know when a COBRA question will be asked !

HealthAssurance New Business Bonus

HealthAssurance is running a New Business Bonus Program effective 01-01-02 through 12-31-02! There are two levels, the Presidential and the Key Producer. To be eligible for the Key Producer level, your book of business must be over \$1 million of annual premium. To be eligible for the Presidential level, your book of business must be over \$2.5 million of annual premium. Because you do your business through the Manfred Insurance Agency, we are also offering an



Unlimited Bonus Potential !!

additional level, the Standard level. You are eligible for this level with the first group you submit through our agency!

There is unlimited bonus Potential

The levels are as follows:

Presidential: \$20 per member -over \$2.5 million

Key: \$10 per member -over \$1 million

Standard: 1 lottery ticket /member

Census Guidelines

There has been some confusion on who to include on a census for a quote. Here are some helpful tips:

Blue Cross: Only employees taking coverage

UPMC: All Full Time Employees, whether taking coverage or not. (plus workers comp. carrier)

HealthAssurance: All full time employees, but mark which are not taking coverage.

Because quoting rules are different for each carrier, please include on your census ALL FULL TIME Employees, and mark which

employees are not taking coverage and why. This will ensure your clients that they will be receiving an accurate quote.

Who do I Include on a Census for a Quote ?

Constitution Life

Effective November 15, 2001

New rates have been released for these Medicare Supplement policies. Policyholders have been advised that their old rates will be held until their anniversary date. Please call for new rates and destroy your old rates.

Welcome Dave Scott !!

If you haven't already heard, Dave Scott has joined Our Team! He is available any time to assist you. Please call and make an appointment for him to come visit your agency and answer all of your questions!

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Pick up your phone and call Dave!



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[Important Info Inside !]

Why do Business with Us?

Highest Commissions

Courteous & Professional Staff

Continuous Training

Timely and Accurate Commission Payments

Quality Service

And Much More!!! Call for Details!!