

[United Security Assurance](#), the right place for LTCi.



Time to Update and Refresh

Spring is here and it's time to update and refresh; especially if you missed the New Year's resolution train. Some people change the way they eat, they start to exercise, change their attitude and outlook toward certain things, or maybe freshen things up in their house or apartment.

In insurance sales and marketing, we like to take this opportunity to reinvent ourselves, look back on past sales trends, evaluate our performance, and think of ways to bring about better sales results. There is always room for improvement.

Tips to self-evaluate and move toward improving your sales include the following:

- **Review your last year's sales** - Review client files, declines, counter offers, and successful placements. Revisit previous declines - if it was a true decline, move on; however, if it was a case that required a stability period, and that stability period is now satisfied, give that client a call and update their file. You may be able to resubmit the application.
- **Update your sales tools, portfolio of companies, and products** - Many companies update software and marketing tools, or have new products. Make sure you have the most up to date information and rates in your portfolio.

United Security Assurance has been rolling out the SecureHorizons plan, a short term care, 0-day elimination period home health care-based plan with a facility care rider and inflation options. Currently, this plan is available in GA, IL, IN, LA, MO, NE, OK, PA, TX, SC, NC, CO and AZ (*facility rider is not available in PA). Call or email our Marketing department for information and supplies, as

this is a great alternative to traditional long term care plans.

- **Know your target market and how to approach them** - Understand why your client is applying for insurance and what they can afford. A few important questions can determine what type of coverage is best suited for your client and how to apply for the right benefits.
- **Pre-qualify for coverage** - Prior to meeting with your client; try to obtain some preliminary health information. The more health conditions and medications one has, the more likely they are to be rated or possibly declined. Asking the right questions before you apply can save you and your client a lot of time and money.

Remember, at **United Security Assurance**, you have an underwriting team working with you. Email or call your underwriters with questions and let them help you ask the right questions of your client, as well as recommend a rate class and type of coverage.

- **Set realistic goals** - There is nothing wrong with “reaching for the stars” as long as you have the right rocket ship to get there. Setting goals too high can lead to frustration and disappointment. Set realistic goals that will earn you the commission you want to achieve and allow you to self-motivate to reach that next level.

There are clients out there waiting for you to sell them the insurance plan that is best for them and their needs; and remember USA has plans for every budget. With the right tools and motivation, you can be a success. Start a new season with a new attitude and outlook; set the realistic goals and hit the ground running. Happy spring and happy selling!

Please **email us** any topics or specific questions that you would like us to cover. **Questions?** Contact us today at **800-872-3044**.



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