

OLD AMERICAN INSURANCE COMPANY

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2017  
HONORING  
OUR *Best*

An agent's guide  
to Old American's  
clubs, awards and  
recognition programs.

OLD AMERICAN



INSURANCE COMPANY





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# NEW AGENT OF MERIT SEMINAR

**Purpose:**

To recognize agents who were recently appointed and have demonstrated extraordinary success with Old American Insurance Company in order to provide them an opportunity to learn more about Old American's products, procedures and to meet and interact with Home Office associates.

**Qualifications:**

- A benchmark production level of \$40,000 issued APB during the qualification period.
- A minimum NBR of 82 percent.
- No more than 18 months of service time by the end of the qualification period.

(Exceptions on qualification requirements may be granted by the Home Office.)

**Awards:**

- New Agent of Merit qualifiers will be invited to the annual New Agent of Merit Seminar at the Home Office in Kansas City, Mo.
- Each New Agent of Merit attendee will receive an engraved award and a bonus of \$200.
- New Agent of Merit attendees will receive an invitation to attend the Kansas City Awards Night banquet.

# NEW AGENT OF THE MONTH

**Purpose (Less than 13 months of service):**

To recognize the top Company producer for the month, in this category, based on issued APB and NBR.

**Qualifications:**

- Agents must have a contract date in the current calendar month or within the previous eleven calendar months.
- An agent may earn the award multiple times in a calendar year as long as they are the leading agent in the category, have met the NBR minimum and their monthly issued APB is greater than their most recent qualifying month.
- Minimum of \$7,500 issued APB for the month.
- Minimum NBR of 82 percent (if contracted longer than four months).

**Awards:**

Agents who earn the award:

- Receive a gift from Old American Marketing.
- Receive a certificate recognizing achievement.
- Are featured in the *Eagle Monitor* publication.

# AGENT OF THE MONTH

**Purpose (More than 12 months of service):**

To recognize the top Company producer for the month, in this category, based on issued APB and NBR.

**Qualifications:**

- To be eligible an agent must be contracted a minimum of thirteen calendar months, including the current calendar month. A calendar month is defined as having a contract date within that month.
- An agent may earn this award multiple times in a calendar year as long as they are the leading agent in the category, have met the NBR minimum and their monthly issued APB is greater than their most recent qualifying month.
- A minimum NBR of 82 percent.

**Awards:**

Agents who earn the award:

- Receive a gift from Old American Marketing.
- Receive a certificate recognizing achievement.
- Are featured in the *Eagle Monitor* publication.

# APP-A-DAY

**Purpose:**

To honor and financially recognize agents who consistently build their careers and successfully average at least one life insurance sale daily for a month.

**Qualification Period:**

The qualification period for App-A-Day begins with business that is issued in the Home Office on the first working day of the month and ends with business issued on the last working day of the month.

**Qualifications:**

- A minimum of 20 paid applications per calendar month.\*
- A minimum NBR of 82 percent.

*\*With a minimum of \$7,500 issued APB.*

**Awards:  
Level**

**Bonus**

1	1 month	\$50
2	2-3 consecutive months	\$100
3	4-5 consecutive months	\$150
4	6+ consecutive months	\$200

Agents who qualify at level 3 or 4 will earn 2,000 Educational Seminar bonus points for each qualifying year, with a maximum of 4,000 bonus points per Educational Seminar qualifying period.

To qualify for App-A-Day, an agent must have at least four months of service for a measurable NBR.

# HELPFUL MATES

**Purpose:**

To reward an agent’s spouse for behind-the-scenes assistance and support in the overall success of the agent’s career.

NOTE: Single agents can also receive this award. If a spouse has not been designated, the award will be made payable to the agent.

**Qualification Period:**

Monthly, based on current Company issued APB and NBR records.

**Qualifications:**

- A minimum of \$7,500 issued APB in a calendar month based on Home Office records.
- A minimum NBR of 82 percent.

**Awards:**

<u>Monthly APB Production</u>	<u>Spouse’s Award</u>
\$7,500 – \$9,999 Total APB	\$75
\$10,000 and above Total APB	\$100

To qualify for Helpful Mates an agent must have at least four months of service for a measurable NBR.



# PRESIDENT'S CLUB

**Purpose:**

To recognize agents for commendable personal sales and persistency performance.

**Qualification Period:**

January through December

**Qualifications:**

- A minimum of \$75,000 issued APB during the calendar year.
- A minimum NBR of 82 percent at the end of the qualification period.

**Awards:**

- Qualifiers receive an engraved award.
- Qualifiers receive 500 business cards with President's Club logo included.
- 1,000 Educational Seminar bonus points.
- \$100 gift certificate to the Old American online merchandise store.

# DISTINGUISHED SALES AWARD (DSA)

**Purpose:**

To recognize agents who achieve high standards of personal sales excellence.

**Qualification Period:**

January through December

**Qualifications:**

1. During the qualification period and the agent's first two contract years, a minimum of \$95,000 to \$129,499 issued APB.

OR

2. During the qualification period and the agent's third contract year and beyond, a minimum of \$102,000 to \$129,499 issued APB.

- A minimum NBR of 82 percent at the end of the qualification period.

**Awards:**

- Receive an "Oscar" at the Kansas City Awards Night.
- An APB Bonus as represented in the chart below.
- 1,000 Educational Seminar Bonus Points

Distinguished Sales Award Bonus			
	From	To	Bonus
First 2 Year Agents:	\$95,000	\$113,999	\$500
All Other Agents:	\$102,000	\$113,999	\$500
	\$114,000	\$129,499	\$750

# DIAMOND DISTINGUISHED SALES AWARD (DDSA)

**Purpose:**

To recognize agents who achieve the highest standards of personal sales excellence.

**Qualification Period:**

January through December

**Qualifications:**

- A minimum of \$129,500 issued APB during the qualification period.
- A minimum NBR of 82 percent at the end of the qualification period.

**Awards:**

- Receive an “Oscar” at the Kansas City Awards Night.
- Year 2+ qualifiers receive the Diamond DSA jewelry.\*
- APB Bonus as represented in the chart below.
- 1,000 Educational Seminar Bonus Points

Diamond Distinguished Sales Award Bonus			
	From	To	Bonus %
All Agents:	\$254,000+		2.50%
	\$228,500	\$253,999	2.25%
	\$203,000	\$228,499	2.00%
	\$177,500	\$202,999	1.75%
	\$152,500	\$177,499	1.50%
	\$129,500	\$152,499	1.25%

**\*Diamond DSA Jewelry:**

- Year 2:** A DSA ring or pendant in 10-carat gold with one diamond
- Years 3 – 7:** An additional diamond in ring or pendant for each year
- Year 8:** A Genuine Blue Sapphire in DSA Star
- Year 9:** A diamond in the DSA Star
- Year 10:** A Bulova DSA imprinted watch with one diamond
- Years 11 – 21:** An additional diamond in watch for each year

# AGENT QUALITY AWARD

**Purpose:**

To recognize agents who have demonstrated outstanding performance in the areas of customer service and policyholder retention.

**Qualification Period:**

January through December

**Qualifications:**

- A minimum of \$129,500 issued APB during the qualification period.
- A minimum NBR of 85 percent at the end of the qualification period.
- A minimum first year persistency of 80 percent at the end of the qualification period.

**Awards:**

- A bonus in the amount of 0.50 percent of issued APB based on year-end results will be presented at the Kansas City Awards Banquet.
- Receive an engraved award.
- Receive 500 business cards with Agent Quality Award logo included.

# PRESIDENT'S CABINET

**Purpose:**

To provide elite agents an opportunity to counsel and confer with the President of the Company.

**Qualification Period:**

Two calendar years

**Qualifications:**

**PERSONAL PRODUCTION**

- Agents, general agents and general agent managers qualifying on personal production must meet the minimum production for the appropriate President's Cabinet seminar. The production requirement varies depending on the seminar destination. Please refer to the appropriate President's Cabinet rules brochure for details.
- No other nonqualifying Old American agent or general agent manager may attend as a qualifier's guest unless that person is the spouse of the qualifier. All guests must be at least 21 years of age to attend.

**SALES UNIT PRODUCTION**

- General agents may qualify based on their unit issued APB during the qualification period. Please refer to the appropriate President's Cabinet rules brochure, available in Supply or on [www.kcllc.net](http://www.kcllc.net), for the exact production requirements.

**Awards:**

Qualifiers and spouse/guest will join the President of Old American at the President's Cabinet Seminar. Additional awards may be given at the discretion of the Company.



# EDUCATIONAL SEMINAR

**Purpose:**

To provide an incentive trip for Old American's top producing agents that allows them an opportunity to learn more about the life insurance business as well as Old American products and procedures, and also interact socially with other agents and Home Office associates.

**Qualification Period:**

Two calendar years

**Qualifications:**

**Personal Production:**

- Points will be accumulated at one-point-per-dollar of issued APB.
- Depending on the contract date, a new agent may have a decreased APB objective to qualify. Please refer to the Educational Seminar rules brochure for further details.\*

**SALES UNIT PRODUCTION**

- General agents may qualify based on their unit issued APB during the qualification period. Please refer to the appropriate Educational Seminar rules brochure for the exact production requirements.

**Awards:**

Qualifiers will join the President of Old American, other agents, guests and Home Office associates on the Educational Seminar trip destination.

*\*See the rules brochure for specific production requirements.*



# SOARING EAGLE AWARD

**Description:**

Developing the discipline to maintain strong, daily activity levels is a common denominator among Old American's most successful agents. Managing your lead inventories, cultivating additional lead sources, and making sufficient personal contacts and sales presentations each and every week are fundamental to long-term success.

**Purpose:**

To recognize new agents who demonstrate early success patterns and a strong work ethic during their first 90 days.

**Qualifications:**

- A minimum of 28 issued applications during the first 90 days under contract.\*

**Awards:**

- A "Soaring Eagle Award" Certificate of Achievement
- A \$200 Visa™ Gift Card

*\*Business written on self or family members does not count toward qualification.*

# AGENT REFERRAL PROGRAM

## **Purpose:**

One of the best sources of new recruits to Old American Insurance Company has always been through referrals by our own agents. Candidates possessing the skills, drive and a work ethic which mirror your own provide the greatest opportunity for success in our business. The Agent Referral Program offers you a financial incentive to assist us in the continued growth of the company by recommending others to become Old American agents.

## **Qualifications:**

- Any Old American agent or general agent may refer candidates under this program. The referral may be local or in any location nationwide where Old American has a General Agent Manager serving the area.
- Previously contracted agents of Old American are not eligible as referrals under this program.
- An Agent Referral Program form (FR:SF6339) must be submitted to Old American Marketing no later than 5 days after the referred agent has been issued an agent number.\*\*

## **Awards:**

- If the Agent Referral Program form has been properly submitted within 5 days of the new agent receiving an agent number:
  - o You will be rewarded a \$50 referral fee, once the referred agent has issued a minimum of two new Old American policies\*
  - o If the new agent qualifies for the Soaring Eagle Award at the conclusion of their first 90 days under contract, you will receive a \$200 bonus\*
- To qualify for the bonuses, both the referring agent and the new agent must be in good standing with Old American at the time any bonuses are paid

*\*Business written on family members does not count toward the initial two policies or the subsequent policies written to qualify for the Soaring Eagle Award.*

*\*\*All forms can be found on [www.kclinc.net](http://www.kclinc.net).*



# GENERAL AGENT UNIT BUILDER AWARD

**Purpose:**

To provide general agents recognition for building and maintaining a unit of agents who have commendable sales and persistency performance.

**Qualification Period:**

January through December

**Qualifications:**

- Minimum unit NBR of 82 percent.
- No more than 33 percent of unit's total APB may come from the general agent's personal production.
- The unit must produce one or more award qualifiers, exclusive of the general agent, for New Agent of Merit, DSA or Diamond DSA.
- In second and subsequent years, have net growth in the unit's qualifying APB from prior year.

**Four levels:**

Platinum – \$1,000,000 and above unit APB  
Gold – \$750,000 to \$999,999 unit APB  
Silver – \$500,000 to \$749,999 unit APB  
Bronze – \$275,000 to \$499,999 unit APB

**Awards:**

- Invitation to attend the Kansas City Awards Night.
- Receive a Unit Builder bonus based on the total unit's APB (excluding general agent's personal production).

# AGENCY AWARDS

## Agency of the Month

**Purpose:**

To recognize the top agency based on established month-to-date and year-to-date criteria. Agencies are scored based on rankings in the various categories.

**Awards:**

Agencies that earn the award are given a gift from Old American Marketing and are recognized in the *Eagle Monitor* publication.

## Agency of the Year

**Purpose:**

Old American recognizes an agency with our most prestigious agency award – The Agency of the Year. The purpose of this award is to honor an Old American agency that demonstrated their commitment to growth, profitability and productivity, while meeting exemplary standards throughout the year.

**Qualification Period:** January through December

**Qualifications:**

Points are accumulated based on established measures, including total issued APB, an increase of APB from the previous year, average APB per agent, NBR and penetration of assigned territories. Agencies are scored based on their rankings in each category.

## President's Quality Service Award

**Purpose:**

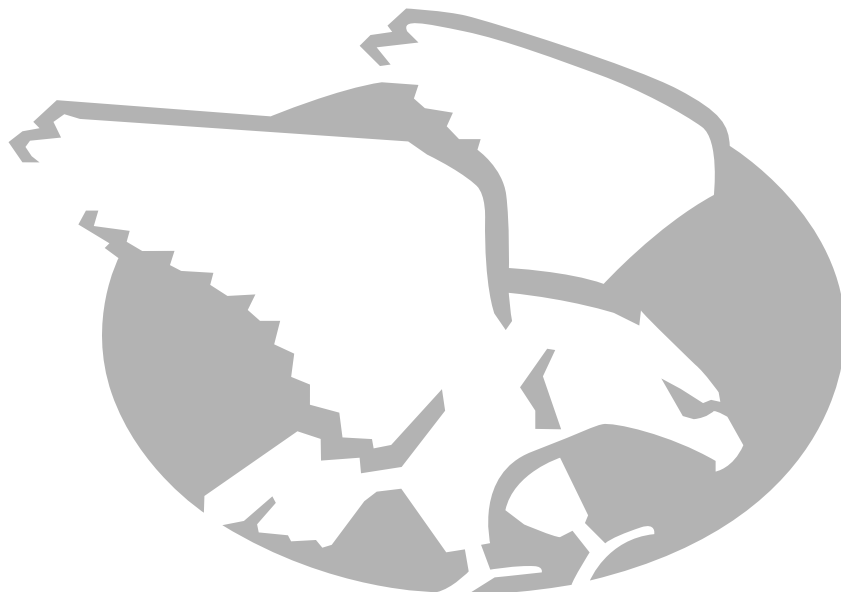
Old American's enduring goal is to provide quality service to our policyholders and beneficiaries. This award recognizes the close relationship between ethical practices and quality service. It is presented annually to an agency that has sold business in a highly ethical fashion and operates with solid compliance and market conduct standards.

**Qualification Period:** January through December

**Qualifications:**

The President's Quality Service Award recipients are selected by a committee composed of representatives from Marketing, New Business, Compliance, Customer Services and Agency Administration.

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Note: The programs in this booklet are not intended to be contractual in nature. Old American Insurance Company may, at its complete discretion, change or delete any of the programs at any time. Qualifiers must be under contract and in good standing with the Company at the time of the award.









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INSURANCE COMPANY

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