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The Casual Producer

Last week I received a host of congratulatory LinkedIn messages on my first “anniversary” as an MGA. I must admit to all reading this missive that I had to ask my staff and family what anniversary I was being congratulated on because the date meant nothing to me until my son explained that it was on June 21 of last year that we had updated my LinkedIn profile to reflect our change in agency status. Who knew? Half the time I am lucky to even *find* my Facebook or LinkedIn page!

These messages in turn prompted me to become reflective and think about what this entire Captive GA / Independent MGA dichotomy is all about, leading to a whole series of thoughts that I now feel compelled to share as we continue to examine the ongoing downward trend of the traditional long term care insurance industry and attempt to ascertain why it has gone from a billion dollar annual industry to a mere shadow of that figure. A few months ago I espoused a number of hard facts and figures put forth by LIMRA and the carriers (and cited various and sundry other reasons), and only negligibly touched on what I think has become a pandemic issue: The Casual Producer.

Who or what is the casual producer you may ask? Well, he or she is likely

one of the hundreds of faceless names on an agency roster that may contribute premium when either the mood strikes or the opportunity presents itself. Imagine my chagrin when at my first National Long Term Care Network (NLTCN) meeting I was told by another long-established member that they have “three to four hundred names on our roster of agents, and any given (good) week we will have fifteen submit business.” I think a few of my brain cells died that day when some of my circuitry overheated. Shoot, I was used to a system where an agency of thirty agents would have fifteen producing, and the dream week (which happened more than a few times for me over the years) was when *all* of them would submit business in a given week. I always hated the “one-hitters” when all but one would write, because I felt terrible for that agent and would often attempt an assist at the end of the week if we were in a position to predict the ultimate outcome.

So how did we (yes, the dreaded imperial “we” that spouses often like to utilize with us) end up in this current situation? A single word: accountability. Or more accurately, *the lack of accountability*. I was speaking with my operations director who actually sparked this article when she (erroneously, I believe) stated that

agents have too much freedom. I told her not to confuse freedom with a lack of accountability. In my book, freedom needs to be earned. What is missing now is accountability. We can re-establish it if Compliance would allow us to utilize activity logs or a one card system or convince the agents that these are tools that they can voluntarily employ as a best practice and a coaching tool for their leadership team.

I am finding that the casual producer is also guilty of missing the mark on other "have to's" which should include attending agency meetings, training calls and carrier webinars. In the absence of these activities, the casual producer only falls further out of touch. I fondly remember the days when attendance could be *mandated* if product training was being conducted.

I used to recruit agents to the old captive model by pointing out that they would be their own boss, run their own shop, and be a true independent contractor, entitled to four weeks of vacation per year because that is what people who earn six-figure incomes are usually entitled. I stopped doing that several years ago, tempering my remarks with how this freedom and liberal work/holiday schedule only came *after* becoming established in the business. It was at this time that I adopted the Three C's model of leadership with new agents. While new and enduring their learning curve I became a cop, and required them to check in with me frequently. Once they had achieved validation, I became a coach, helping them to complete their first one hundred appointments during which they should see everything, hear everything, earn the t-shirt, and frame it for the wall. When they were achieving production standards I became a consultant, committed to helping them take their game to the next level—ideally that of MDRT and leading producer. The best advice I received as a new attorney was "take care of your practice and it will take care of you; ignore it, and it won't be there for you when you want it." That was sage advice then, and is equally applicable today for

the casual producer.

Another new belief that I am fostering is that a lack of demonstrated commitment to maintaining accountability is tantamount to an admission of a lack of true entrepreneurship on the part of the producer—and poor agent selection on our part. We have to own part of this problem. As I have heard several GAMA International speakers so articulately express it, "If we hire them we owe them, because they are entrusting their livelihoods to us." The corollary I would add is that we can't want it more than they want it for themselves and their families, so it is not all on us.

For many years, there have been two questions that plagued me: How does a thermos work, and what do (captive) agents do with their time? I have since learned that the answer to the first question is that it's a vacuum. It has been suggested to me that the answer to the second question may very well be the same as the first. In the absence of any accountability, the casual producer often squanders our greatest single and finite resource: Time. Parenthetically, the third question that still confounds me is: Why does it take people so long to board and get settled on an airplane? But we digress.

Without sounding the knell of condemnation of any individual or the industry as a whole, I must admit that the term "casual producer" does nothing but make me cringe, nearly as much as fingernails on a blackboard. I have spent way too much time worrying about these people and their families. How does the casual producer survive going weeks and weeks without submitted business? In the absence of a book of business spinning off renewals, or the benefit of a gainfully employed spouse, how do they do it? Why do they do it? What do they know that I don't? Maybe I should become a casual MGA!

As a full time producer I wrote business *every single week*. I even had production credit the weeks that I was employed by the company as a contract trainer which provided me both with a pay check and

constructive production credit for purposes of trip qualification, by running an evening appointment or when I was on vacation by leaving a full slate of appointments for other agents to run and to split commissions with me.

In hindsight, I recognize that I was the exception and not the rule. Maybe it is because words like *discipline*, *diligence*, and *accountability* mean something to me. I know that my self-respect and integrity required it. Monday was the best day to write business because it set the tone for the week. The only thing better was to write over the weekend and to carry it over into Monday. If not Monday, then Tuesday. By Wednesday, I was growling. By Thursday the dog was hiding for fear of being kicked, and by Friday morning, I was looking at potential "B-back" appointments not previously closed, and was very much a self-acknowledged 'bastardo' on the prowl for anything to submit because my personal value system would not tolerate a zero in production next to my name on the call-in sheet, especially once I had become a second tier leader. My wife tells me that I was at best extraordinary, more likely just weird in my zeal to achieve in this manner. But, I will say that there were other agents who felt as I did: most of them however earned monikers such as "President's Club Member," "Leading Producer," and never *Casual Producer*. Hmmm, could there be a correlation between accountability and success?

Our five children may have complained about the household rules that we had for them as they were growing up, but ultimately every single one of them acknowledged at some time, either as teenagers or college students, that they *found comfort and security in these rules* and the structure that they provided. Interesting.

After 23 years of military service, 13 years as a practicing attorney, 16 years in the captive agency world, and now one eye-opening year in the *independent brokerage world*, I realize that like my children, I too like structure, rules, and accountability. It makes life so much easier to deal with on a daily and weekly

basis. I find that I miss it especially on Monday morning, for in spite of any success enjoyed the previous week I have that same feeling of vulnerability that most sales leaders experience as we start a new week. I now fly completely blind as to upcoming activity level and until I see the first production of the new week. For in the old captive days we heard from agents on Monday when they updated their activity for the upcoming week and reported any weekend production; on Wednesday with mid-week reports; and on Fridays when we would do the happy dance and tabulate the week's production. By Monday noon I would know my agents' appointment count for the week,

and could extrapolate to within a few thousand dollars or percentage points our anticipated weekly production; now we hear nothing on Monday or Wednesday, and quite often Friday is like waiting for the lottery numbers to be announced.

Maybe I am Alex in Wonderland and just looking down the wrong rabbit hole. But most definitely, in the absence of rules, contract minimums, reporting requirements, and accountability of any kind, the inmates are running the asylum, and this, more than anything else, will ultimately be the demise of our industry. If performance improves when it is measured, what happens when we stop measuring it? Maybe it's time to end casual time, and

put on a coat and tie again and go back to work as Committed Producers.

We have a tremendous opportunity in front of us as the market keeps growing faster than we can serve it, as Baby Boomers and succeeding generations discover their long term care needs, and we now have additional products with which to tailor a solution for our clients. The key to success in this environment is commitment to our craft (i.e. product knowledge), to activity (seeing the people and marketing), and in our beliefs. With these elements in congruence, there is no doubt that success is inevitable for the committed producer. 🌐