

AN ABSTRACT OF THE THESIS OF

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Title: IMPROVING THE PERSONNEL SELECTION PROCEDURES AND RETENTION

RATES FOR LIFE INSURANCE FIELD UNDERWRITERS

Abstract approved: *Edith J. Anderson*

This investigation was initiated to discover an objective method of assessing and evaluating prospective life insurance field underwriters. A personnel selection instrument was designed (Field Underwriter Appraisal Wheel) to facilitate measurement of critical traits characteristic of successful field underwriters.

It was hypothesized that if Appraisal Profile scores achieved by successful field underwriters were significantly greater than scores attributed to unsuccessful field underwriters and the general population utilization of Field Underwriter Appraisal Wheel instrumentation could be used effectively in future selection procedures in the life insurance industry.

The three major components measured by the instrument were soliciting courage, markets, and patterns of success. Appraisal Profile scores achieved by twenty-five successful field underwriters were

statistically compared to scores for unsuccessful field underwriters and twenty-five members from the general population.

Total Appraisal Profile mean scores for successful field underwriters were significantly different from mean scores for unsuccessful field underwriters to .001 level of confidence. Mean Appraisal Profile scores for successful field underwriters were also significantly different from mean Appraisal Profile scores for the general population to .001 level of confidence. There was no significant difference between the mean scores for unsuccessful field underwriters and the general population.

Comparing the range of distribution for the three groups studied successful field underwriters achieved the highest mean score, the highest-high-score and the highest-low-score of the three groups. The original hypotheses that there are significant differences between the retention rates for life insurance field underwriters who possess greater amounts of soliciting courage, markets, and patterns of success than those individuals who possess these traits to a lesser degree were accepted.

IMPROVING THE PERSONNEL SELECTION PROCEDURES  
AND RETENTION RATES FOR LIFE INSURANCE  
FIELD UNDERWRITERS

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A Thesis  
Presented to  
the Department of Psychology  
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## TABLES

Table	Page
1. Key Financial Life Insurance Industry Statistics . . . . .	7
2. Field Underwriter Income Statistics for members of the Million Dollar Round Table . . . . .	17
3. Field Underwriter Income Statistics for members of the National Association of Life Underwriters . . . . .	18
4. Mean, Standard Deviation, T Value, and Level of Significance for Unsuccessful and Successful Field Underwriters (Group A and B) for Appraisal Wheel Profile Scores . . . . .	32
5. Mean, Standard Deviation, T Value, and Level of Significance for Unsuccessful Field Underwriters and the General Population (Groups A and C) for Appraisal Wheel Profile Scores . . . . .	34
6. Mean, Standard Deviation, T Value, and Levels of Significance for Successful Field Underwriters and the General Population (Groups B and C) for Appraisal Wheel Profile Scores . . . . .	36
7. Total Appraisal Wheel Score Frequency and Percentiles for Unsuccessful Field Underwriters (Group A), Successful Field Underwriters (Group B), and General Population (Group C) . . . . .	38
8. Mean Scores, Standard Deviation, Standard Error, F Value, T Value, and Levels of Significance for Unsuccessful and Successful Field Underwriters (A and B) . . . . .	125
9. Mean Scores, Standard Deviation, Standard Error, F Value, T Value, and Levels of Significance for Successful Field Underwriters and the General Population (Group B and C) . . . . .	127
10. Mean Scores, Standard Deviation, Standard Error, F Value, T Value, and Levels of Significance for Unsuccessful Field Underwriters and the General Population (Group A and C) . . . . .	129

RECOMMENDATIONS . . . . . 45

BIBLIOGRAPHY . . . . . 46

APPENDICES . . . . .

A. FIELD UNDERWRITER APPRAISAL WHEELS . . . . . 48

B. MEAN APPRAISAL PROFILE SCORES FOR GROUPS A AND B . . . . . 124

C. MEAN APPRAISAL PROFILE SCORES FOR GROUPS B AND C . . . . . 126

D. MEAN APPRAISAL PROFILE SCORES FOR GROUPS A AND C . . . . . 128

## FIGURES

Figure	Page
1. Prospective Field Underwriter Appraisal Wheel . . . . .	27
2. Unscored Prospective Field Underwriter Appraisal Wheel . . . . .	29
3. Scored Prospective Field Underwriter Appraisal Wheel . . . . .	29



## Chapter 1

### INTRODUCTION

Departmentalized within the corporate hierarchy of life insurance companies are individual and group insurance divisions. The responsibility for sales production activities falls within the domain of these operating divisions, and is carried out through regional offices divided by geographic territories.

Zalinski noted that at the head of each field office is an "agency manager" or "general agent," responsible for the selection and direction of new field underwriters.<sup>1</sup> Because of the rising costs involved in the selection of new field underwriters, life insurance companies are closely scrutinizing their selection processes. Individuals specializing in the aspects of new field underwriter development, such as recruiting, training and supervising, are being employed in increasing numbers.<sup>2</sup>

Improvement in the selection process for new field underwriters can be achieved, with a corresponding saving of the cost of selection administration.

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<sup>1</sup>Edmund L. Zalinski, "Company Organization and Management," Life and Health Insurance Handbook, (Richard D. Irwin, Inc. 1973), p. 959.

<sup>2</sup>Zalinski, p. 959.

## THE PROBLEM

Establishing an effective selection process for field managers to implement in the search for new field underwriters requires a consistent set of standards by which applicants may be evaluated. Further, development of an orderly system for effectively assessing applicants must be established.

### STATEMENT OF THE PROBLEM

A study of termination records for failed field underwriters revealed a significant difference between retention rates of field underwriters who exhibited certain traits, and those individuals who did not possess those traits. This investigation deals with those traits, and how field managers may ascertain these characteristics in applicants during the selection process.

### STATEMENT OF THE HYPOTHESES

1. There are significant differences between the retention rates of those new field underwriters who possess "soliciting courage" and those individuals who lack this trait.
2. There are significant differences between the retention rates of those new field underwriters who possess a "pattern of success" in their backgrounds and those individuals who lack this trait.
3. There are significant differences between the retention rates of those new field underwriters who possess "strong, natural markets in which to sell" and those individuals who lack this trait.

## PURPOSE OF THE STUDY

Through analysis of existing selection techniques, coupled with new inquiry into selection improvement opportunities, this investigation revealed methods field managers can utilize to aid retention of new field underwriters within their organizations. Dollar savings to companies through the use of effective, orderly, consistent selection procedures would be proportionate to the number of new field underwriters contracted each year.

## URGENCY OF THE STUDY

The importance of continuous inquiry into selection techniques for field underwriters in the life insurance industry has been established beyond doubt. Clearly all parties stand to benefit as selection measures become more efficient: the companies involved, their agencies, the field underwriters and managers, and consumers as well. Cost savings resulting from the effects of better selection were reported to be a favorable aspect of modern selection.

## LIMITATIONS OF THE STUDY

Subjects studied were limited to terminated field underwriters of the New York Life Insurance Company Topeka General Office; successful field underwriters within that same agency; and a third group selected from the general population. This limitation was due to the location of the three groups studied, Topeka, Kansas.

## DEFINITION OF TERMS

Field Underwriter. (also denoted as F.U.) Individuals under contract with life insurance companies to market insurance to consumers. Also known as Agents, Sales Representatives or Sales-Personnel.

Field Manager. Sales personnel officers, charged with responsibilities for recruitment of new field underwriters.

Unsuccessful Field Underwriters. Those field underwriters either resigning voluntarily or being terminated.

Successful Field Underwriters. Field underwriters who met the criteria for success in terms of sales production and time survived in the career.

Critical Predictor Traits. Markets to sell within initially; soliciting courage, and patterns of success.

Field Underwriter Appraisal Wheel. A circular figure, divided geometrically into three equal sectors, within which lines are drawn representing job strengths observed for a prospective field underwriter during the selection process.

Markets. Groups of people known favorably by the new field underwriter, with whom the field underwriter enjoys mutual respect and trust, and to whom the new field underwriter can sell initially. One of the three critical predictor traits measured with the Appraisal Wheel.

Soliciting Courage. A characteristic of successful field underwriters, enabling them to enjoy calling on new people daily; are stimulated by

the challenge this presents, and do not allow the rejection which can occur in selling situations affect their subsequent selling behavior.

Patterns of Success. Consistency in either increase of income or responsibility in the prospective new field underwriter's past environments.

Field Underwriter Appraisal Profile. A numerically expressed score of job strengths, denoting the arithmetic mean of critical predictor traits observed on the Field Underwriter Appraisal Wheel; followed by a trait hierarchy listing the order of significance for an individual (expressed by M/PS/SC).

LIMRA. Life Insurance Marketing and Research Association.

## Chapter 2

### REVIEW OF RELATED LITERATURE

As a social and financial institution the life insurance industry has developed dramatically. The life insurance in force in the United States increased to over 2.3 trillion dollars by 1976. The average amount of life insurance in force, per insured family, has grown from 19,000 dollars in 1966 to over 35,000 dollars in 1976.<sup>1</sup>

Benefit payments to both beneficiaries and policyholders in this same period escalated from 12.3 billion dollars in 1966 to 24.6 billion dollars in 1976. Further indication of financial growth is evidenced by assets in life insurance companies rising from 167.4 billion dollars in 1966 to 321.5 billion dollars in 1976.<sup>2</sup>

Studies have shown that the number of people employed in the life insurance business has also risen rapidly, but the rate of growth has not increased as sharply as sales. It appears that more and more life insurance has been sold by relatively fewer salespeople. Life insurance industry officials have noted the need of increasing manpower to meet rising consumer demand.

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<sup>1</sup>American Council of Life Insurance, Life Insurance Fact Book '77, (New York, 1977), p. 7.

<sup>2</sup>American Council, p. 7.

Table 1 reflects this rapid growth of the life insurance industry over the past nine years.

Table 1  
Key Life Insurance Statistics

Year	1968	1977
Total Life Insurance in Force in the United States (billions)	\$984,689.	\$2,343,063.
Average Amount of Life Insurance in Force, Per Insured Family, in the United States	\$ 19,000.	\$ 35,400.
Benefit Payments in the United States (billions)	\$ 12,342.	\$ 24,611.
Assets in United States Life Insurance Companies (billions)	\$167,455.	\$ 321,552.

The American Council of Life Insurance stated in its annual publication citing current insurance facts:

Employment in the insurance business continues to rise. However, increases in personnel have been relatively smaller than increases in sales.<sup>3</sup>

Despite the fact that the insurance industry has enjoyed rapid financial improvement, one area of concern among all industry officials is the high turnover rate for new field underwriters. As costs have increased to recruit and train qualified field underwriters, attention has focused upon methods and procedures available to reduce the problem.

<sup>3</sup>American Council, p. 7.

Rosen cited a study which reported:

The fact that we have only a thirteen percent five-year survival rate (for new field underwriters) leaves beyond doubt the essentiality of improving our management selection, training and development methods.<sup>4</sup>

Another life insurance industry official, Joseph, expressed his alarm regarding the need for improving selection procedures for field underwriters:

Proper training, joint fieldwork, and other methods of educating the new agent naturally play a large role in determining the agent's future. Selection procedures, though, are a key way that a manager can help or hinder the agency survival rate.<sup>5</sup>

Selecting new field underwriters to market life insurance to consumers has always been an expensive proposition. Joseph stated that these costs often range as high as \$100,000 according to some companies. These costs of developing a new agent include the cost of recruiting, selecting, training and housing.<sup>6</sup>

Continuous inquiry into the personnel turnover problem is a high priority item in all life insurance companies. Yet, the retention rates for new field underwriters has remained at about the same level for many years.

The most extensive research into the selection of new field underwriters in the life insurance industry has been compiled by the Life Insurance Marketing and Research Association. The Association was founded by life insurance companies in the United States to study common

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<sup>4</sup>Bernard S. Rosen, CLU "Selection Training - A Crying Need," Managers Magazine '77, 5 (1977), p. 4.

<sup>5</sup>George G. Joseph, "It Can Be Done," Managers Magazine '77, 10 (1977), p. 1.

<sup>6</sup>Joseph, p. 1.



problems of life insurance marketing and agency management, original research, and development and exchange of ideas. Kelly wrote:

We've found that a selection program that realistically illustrates the agent's job (through some type of work sample approach) can affect first-year retention by ten to twenty percent.<sup>7</sup>

As the growth of the population continues, and the need for competent field underwriters also expands, the demand for recruiting larger numbers of quality prospective agents becomes readily apparent.

In a study of life insurance agency management, McGuire stated:

We in agency management simply cannot keep up with the needs of a growing population if we fail to recruit large numbers, terminate the misfits early, and concentrate on a first class development program for those who measure up.<sup>8</sup>

The importance of securing enough applicants from which to select is critical. Strauss and Sayles supported this theory, noting:

Logically, the first step in the development of a firm's personnel activity is to acquire the people to operate the organization. Not only is this first in theory, it is one of the most critical steps in the establishment and growth of a business.<sup>9</sup>

The selection process must be orderly and consistent. Dailey and Dyer suggested five fundamental principles upon which to make hiring decisions:

First, it is easier and cheaper to pick the right man for the job than to train the wrong man for the job; second, recognize the dollar value of successful hiring and devote time in proportion to the job's importance; third, check the results of past hiring

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<sup>7</sup>Thomas H. Kelly, "Fundamentals of Management - They Don't Change," Managers Magazine '77, 5 (1977), p. 32.

<sup>8</sup>E. D. McGuire, CLU, How To Build a Forty Million Dollar Agency in Ten Years or Less, (Indianapolis: The Research and Review Service of America, Inc., 1972), p. 34.

<sup>9</sup>George Strauss and Leonard R. Sayles, Personnel - The Human Problems of Management, (Englewood Cliffs: Prentice-Hall, Inc., 1967), p. 451.

practices; fourth, an organization reveals the value it places on people by the thoroughness with which it hires them; and fifth, every executive and manager should regularly review his hiring results.<sup>10</sup>

Selecting the right person to be a field underwriter is the task of the field manager. A recent LIMRA (Life Insurance Marketing and Research Association) publication noted that when the right person is recruited into the agency, all parties benefit. On the other hand, when the wrong person is placed under contract, all parties suffer.<sup>11</sup> There are methods field managers can utilize to assess and evaluate applicants in terms of key characteristics: traits which make them well suited for employment as field underwriters.

While most managers have their own ideas about what constitutes "success" in the life insurance business, experience has shown that criteria selected are commonly inconsistent. Further, research indicates that premature hiring decisions are often employed by field managers in the selection of field underwriters. Maier found that "studies at McGill University show that decisions regarding hiring versus not hiring are made early and that subsequent data tend to be used only to test the initial decision."<sup>12</sup>

Establishing meaningful criteria of job success for field underwriters in the life insurance industry is important. Likewise, individual characteristics which seem to differentiate successful agents from unsuccessful ones need to be ascertained during the selection

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<sup>10</sup>Charles A. Dailey and Frederick C. Dyer, How To Make Decisions About People, (West Nyack: Parker Publishing Co., Inc., 1966), p. 37.

<sup>11</sup>Selecting The Career Agent, (Hartford: LIMRA, 1976), p. 5.

<sup>12</sup>Norman R. F. Maier, Psychology in Industry, (Boston: Houghton Mifflin Co., 1965), p. 295.

process. Assessment and evaluation of these key characteristics in applicants should be completed "before" managers make their decision to hire or to reject an applicant. One would assume these principles to be obvious; however, in their haste to add members to their salesforces, managers often overlook the obvious.

Traits measured during the selection process tend to differentiate one individual from another. Ryan and Smith noted:

A trait is conceived to be a relatively independent characteristic and may vary from individual to individual without being accompanied necessarily by proportional variations in other traits. Traits are relatively "permanent" characteristics of the individual, appearing repeatedly and in a number of situations.<sup>13</sup>

One criterion for success in the life insurance business is production: the amount of sales, and therefore income, that the field underwriter makes. With the increasing costs of field underwriter financing, validation of the new agent's contract through meeting sales performance standards is important and a necessary measurable criterion.

For survey purposes in this thesis, those individuals who earned over \$12,000. per year in first year commissions were held to have met this criterion. The production of these field underwriters is substantially greater than those who failed to meet this criterion, as was their attrition rate in the industry.

A second criterion for success in the life insurance industry is met through surviving at least two years as a field underwriter. The

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<sup>13</sup>Thomas A. Ryan and Patricia Cain Smith, Principles of Industrial Psychology, (New York, New York: The Ronald Press Co., 1954), p. 17.

retention rate for those agents who have at least two years experience is much greater than those in their first year.

This may be explained by the knowledge one gains through time in the business, and that at the end of two years, a field underwriter has a substantial number of clients with whom he can deal, rather than sales made only to relative strangers as is the case in the early years.

The literature shows three factors loom large as predictive values for job success: 1) the prospective field underwriter must have soliciting courage, the ability to initiate sales calls with confidence; 2) a strong, natural market . . . a large group of people with whom the field underwriter has associated favorably in the past, and with whom he enjoys a significant amount of mutual trust and respect; 3) a pattern of success . . . in school, past employment, and family life.

As is validated in Chapter 3, a large percentage of those field underwriters who successfully met the two criteria of success exhibited these three predictor traits. In addition, a high percentage of those field underwriters who failed in the life insurance business did not possess the three predictor traits. Clearly a selection process which would enable the field manager to assess and evaluate prospective field underwriters from the standpoint of these critical values or characteristics would result in an improved retention rate, and therefore, savings in terms of costs of recruiting, selecting and training field underwriters. A closer look into the predictor traits clarifies their importance in the selection process.

Soliciting courage, the first of the critical predictive traits, may be defined as the ability to meet new people in a sales situation

and to face rejection with minimum sensitivity. This quality would appear obvious. However, many field managers hire individuals who have had no previous successful sales experience, people who have avoided soliciting for civic fund drives, or with limited business experience.

As McGuire has cited, the best type of recruit is the person with sales experience . . . the hard-working, underpaid salesman.<sup>14</sup> These individuals know what it is like to call on people . . . they understand what a commission is . . . and are goal/achievement oriented.

Wiener, a former chief vocational psychologist for the Veteran's Administration, compared successful and unsuccessful salesmen. Both groups of salesmen had about the same type of frustration. The difference was that the successful salespeople knew of these problems and coped with them, while the unsuccessful group ignored feelings of frustration.<sup>15</sup>

The second critical predictive trait is for the prospective field underwriter to have a strong, natural market, which may be defined as a group of people to whom the new agent can sell successfully right from the start. In his editorial for the LIMRA trade journal, Joseph stated that while other industries usually start their salespeople with a specific product in a selected territory, the life insurance business

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<sup>14</sup>E. D. McGuire, CLU, How To Build a Forty Million Dollar Agency in Ten Years or Less, (Indianapolis, Indiana: The Research and Review Service of America, Inc., 1972), p. 38.

<sup>15</sup>Donald A. Laird and Eleanor C. Laird, Practical Business Psychology, (New York: New York: McGraw-Hill, 1956), p. 1.

expects new people to define their own products, and develop their own markets: a sink or swim proposition.<sup>16</sup>

Through the researcher's experience in sales management one field underwriter was hired who exhibited two of the three critical predictive traits - soliciting courage, and a pattern of success. He did not, however, have a strong, natural market. It was thought that this applicant's overwhelming strengths in the first two areas would outweigh his lack of the third trait. The new field underwriter resigned after three frustrating weeks of no production.

The third trait to be discussed is that the prospective field underwriter should have a pattern of success. If past job changes have been to get increasing responsibility or income, and the applicant showed that he has in the past sought ways to improve himself, this may be viewed as a "green light" to proceed with the selection process. If on the other hand the applicant has had problems getting along with past superiors and subordinates, consequently leaving positions at the convenience of employers, there is strong evidence that this pattern will be repeated in his next job.

Evidence has shown that there is a significant difference between the retention rates of field underwriters who have the three critical predictive traits and those individuals who do not possess these characteristics. In Chapter 3 it is shown how a survey of successful and unsuccessful field underwriters validates this hypothesis.

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<sup>16</sup>George G. Joseph, Managers Magazine '77, (10: 1977), p. 1.

The remaining chapters of the thesis are devoted to the specifics of the selection process, and how field managers can improve their procedures for hiring. The importance of more effective selection cannot be overstressed. The costs of avoiding improvement are simply too great; the savings to all concerned for improvement, too significant.

Thorndike noted:

In the use of tests to evaluate personnel for job assignment we can recognize three major patterns. They are as follows: 1) the use of tests as a screening device to qualify personnel for assignment to a single job or type of training (selection); 2) the use of tests as a multiple screening device to qualify personnel simultaneously for assignment to one or more of a number of jobs or types of training (multiple selection); 3) the use of tests to determine which one of a number of jobs or types of training each person should be assigned (classification).<sup>17</sup>

The selection task of field managers in the life insurance business is one of simple selection. Thorndike continued, saying, "in simple selection the purpose is to select individuals for a specific job or training, and an illustration of this is when life insurance companies select salespeople."<sup>18</sup>

It is paradoxical that in light of the growth and modernization of the financial aspects of life insurance companies in recent years that companies have not experienced the same improvement in retention of new field underwriters.

"Although life insurance had existed in the United States for nearly one hundred years," reported Huey, "it was not until the late

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<sup>17</sup>Robert L. Thorndike, Personnel Selection, (New York: New York: John Wiley and Sons, Inc., 1949), p. 213.

<sup>18</sup>Thorndike, p. 213.

1840's that it became a significant member of the American business community."<sup>19</sup> Prior to that time the business of selling life insurance was not nearly as organized or efficient as the period which followed.

Huey noted:

Before the end of that decade (1840's), the industry experienced several profound changes including the founding of the first mutual companies, substantial reduction in ordinary life insurance rates, aggressive advertising campaigns in local newspapers, and, most significant of all, the appointment of the first full-time life insurance agent.<sup>20</sup>

Not only has the industry grown in financial stature but field underwriters incomes have risen dramatically as well. In late 1972, a survey was conducted and reported concerning earnings for field underwriters. Members of the Million Dollar Round Table (an elite organization for the life insurance industry's top producers, those with annual sales production of at least \$1,250,000.) responded to a questionnaire, and revealed a wide spread in income: ranging from less than \$10,000 to over \$250,000.<sup>21</sup>

These annual income figures reflected earned income through the sales of life insurance, and not outside investment income from other sources. While the \$20,000 - \$30,000 category was composed of the largest percentage of field underwriters responding to the questionnaire (21.8 percent), the \$30,000 - \$40,000 income category also reflected a relatively large number of respondents (20.1 percent).

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<sup>19</sup>Burkett W. Huey, "Individual Insurance Marketing," Life and Health Insurance Handbook, (Richard D. Irwin, Inc.), 1973, p. 964.

<sup>20</sup>Huey, p. 967.

<sup>21</sup>Huey, p. 967.



Income variations for these field underwriters is shown in Table 2.<sup>22</sup>

Table 2  
Field Underwriter's Incomes  
(Members of the Million Dollar Round Table)

Income Range	Percentage
Less than \$ 10,000	0.3
\$ 10,000 to \$ 20,000	7.9
\$ 20,000 to \$ 30,000	21.8
\$ 30,000 to \$ 40,000	20.1
\$ 40,000 to \$ 50,000	17.1
\$ 50,000 to \$ 75,000	17.8
\$ 75,000 to \$100,000	7.6
\$100,000 to \$150,000	4.6
\$150,000 to \$250,000	1.6
Over \$250,000	0.6

Other studies have been conducted by life insurance industry officials, pertaining to income earned by field underwriters. While the previously discussed survey of the members of the Million Dollar Round Table was targeted to a specific field underwriter population, other questionnaires have attempted to reflect typical earnings for the field underwriter population as a whole. Most notably was a second Huey questionnaire, directed toward all field underwriters.

<sup>22</sup>

Huey, p.

Huey cited another survey conducted through the life insurance industry's trade association, the National Association of Life Underwriters. Table 3 shows the income range of those respondents.<sup>23</sup>

Table 3

Field Underwriter's Incomes  
(Members of the National Assoc. of Life Underwriters)

Income Range	Percentage
Less than \$10,000	11.6
\$10,000 to \$19,999	40.6
\$20,000 to \$29,999	22.1
\$30,000 to \$39,999	11.0
Over \$40,000	14.7

Evidence supports the theory that for the right individual a superior income can be earned. However, as all sources indicate, not everyone can be successful in life insurance selling. Huey noted another survey showing how salesmen felt about their careers.

Life insurance agents were asked in this survey to describe their feelings about their careers. Huey reported,

Among things they liked were "being my own boss . . . the opportunity to meet new people . . . being free to work with whom I choose . . . the small amount of capital outlay necessary to start in the business . . . the service I do for society . . . and the amount of recognition given for genuine accomplishment".<sup>24</sup>

The survey also reported on the negative factors of a career in life insurance selling: "the amount of detail work required . . . the

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<sup>23</sup>Huey, p.

<sup>24</sup>Huey, p. 969.

ignorance of the public regarding life insurance . . . the uncertainty while getting established . . . and the amount of night work".<sup>25</sup>

Having established that the life insurance industry and field underwriters have enjoyed tremendous financial growth, investigation into the costs involved for proper selection of field underwriters was studied.

High Costs of Field Underwriter Turnover. Field underwriter attrition rates have remained relatively stable for many years. The Life Insurance Marketing and Research Association (LIMRA) statistics that have been quoted regarding termination rates of recruits are revealing:

Thirty-seven percent are gone by the end of the first year; seventy percent are gone by the end of the second year; eighty percent, by the end of the third year; and eighty-five percent, by the end of the fourth year.<sup>26</sup>

A large number of those individuals who were originally thought to be well qualified, carefully selected new field underwriters failed in the insurance business. Improving this high turnover rate is clearly a high priority item at the home-office level within all life insurance companies.

Through research conducted by LIMRA, evidence indicates that this poor rate of retention can be improved. Industry journals have illustrated agencies which enjoy a much better than average rate of retention of new field underwriters. The need for better selection techniques can be brought into focus more sharply by looking at specific

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<sup>25</sup>Huey, p. 969.

<sup>26</sup>Bernard S. Rosen, CLU, "Selection Training - A Crying Need," Managers Magazine '77, 52:5, May, 1977, p. 4.

costs incurred to companies for bringing new personnel through the first three years of employment. Monetary costs, time costs, policyholder costs, and costs to the new field underwriters were examined.

Monetary Costs. Companies estimate the cost of recruiting and training each new agent to be as high as \$100,000. In the researcher's experience, \$65,000 spent during the selection and training process for each new man hired for a three-year training program is not uncommon. Even using the more conservative figure, a small improvement in retention rates for field underwriters would yield dramatic results in dollar savings to insurance companies.

If a company hiring five hundred new field underwriters annually were to improve retention by ten percent (losing only 27 percent of first-year agents, rather than the average of 37 percent) substantial savings would be gained. If field managers would refine selection standards and procedures, more of the prospective field underwriters who are not really suited to the insurance business would be screened out.

Time Costs. A high turnover rate for field underwriters is expensive not only in dollar costs spent on their development, but in the manager's time lost as well. Time is lost by training mediocre producers. Most managers have approximately 2500 hours per year to invest on the job (at fifty hours per week, fifty weeks per year). If better selection methods would reject those marginal candidates "before contracting" the manager would gain time to invest in really qualified candidates.

A LIMRA survey of field managers revealed that an extensive amount of time was spent recruiting their last new field underwriters:

Twelve percent of the managers responding reported they spent over twenty-five hours hiring their last agent; seven percent spent from twenty-one to twenty-five hours; sixteen percent reported spending from sixteen to twenty hours; twenty-one percent indicated eleven to fifteen hours; thirty-two percent of the managers spent six to eleven hours; and ten percent reported spending five hours or less with their last agent in selection.<sup>27</sup>

Policyholder Costs. Policyholders in a mutual life insurance company and stockholders in a stock insurance company also suffer financially from high agent turnover. As part owners of the company, they receive dividends annually. With so many dollars spent on recruiting new men who do not remain with the company, the policyholders divisible surplus at the end of the year is obviously less than if those candidates would not have been contracted.

Costs to the Field Underwriter. The new field underwriter who is terminated or resigns is most certainly at a personal loss: loss of time that would have been better spent in a profession for which he would have been more ideally suited; loss of self-esteem for having failed; and most likely, monetary loss, since most who leave the insurance business do not do so while earning a high income.

Many managers generalize, saying "they were simply not making enough sales." This, however, is a generalization which does not take into account why they were not making enough sales. Through more accurate, consistent selection more field underwriters will be contracted who have both the capacity and willpower to succeed in life insurance sales.

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<sup>27</sup>Life Insurance Marketing and Research Association, Face to Face, (Hartford, Connecticut: LIMRA, 1976), p. 7.

A LIMRA publication cited:

Selection implies a choice. A first and inescapable condition for continued effective selection is to have a greater number of applicants than there are positions to fill. If there are just enough applicants to fill an agency's needs, there can be no qualitative choice. There exists only an inefficient select-reject decision.<sup>28</sup>

While this inquiry was not focused upon the many methods of recruiting a sufficient quantity of prospective agents, and centered instead on improving the selection process, it is still imperative to acknowledge such a condition as a prerequisite for proper selection.

The Continuing Need for Effective Selection. During the past ten years the ownership of life insurance has rapidly increased. In 1968, \$150 billion was purchased, while during 1976, \$321 billion was purchased.<sup>29</sup>

For any company to maintain or increase its share in this expanding market, three alternatives are available: 1) increase the number of policies sold per agent; 2) increase the average policy size sold; and 3) recruit more field underwriters, and retain a larger percent of these each year.

While the average size policy has steadily increased, and the overall amount of life insurance sold each year has also increased, the amount of new field underwriters and the percent of these retained each year has not grown as rapidly. This is the area in which significant gains stand to be made through improved selection.

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<sup>28</sup>LIMRA, Selecting the Career Agent, (Hartford, Connecticut, 1976), p. 7.

<sup>29</sup>Life Insurance Fact Book, (The American Council of Life Insurance, 1977), p. 13.

Through surveying termination records of past field underwriters, interviews with currently successful field underwriters, and direct job experience, the researcher shows that there is a significant difference between the retention rates of field underwriters who exhibit the three critical predictor traits (soliciting courage, a strong, natural market, and a pattern of success) than those field underwriters who do not have these characteristics.

## Chapter 3

### METHODS AND PROCEDURES

Evidence of predictor traits characteristic of successful and unsuccessful life insurance field underwriters were investigated in this study. Procedures utilized in the study are reviewed in this chapter, divided into five categories: subjects, instrumentation, procedures, data collection, and statistical procedure.

### SUBJECTS

Three groups of subjects were selected for the study, consisting of twenty-five individuals per group. The control group consisted of terminated agents in the Topeka General Office of the New York Life Insurance Company.

The experimental group was selected from those successful field underwriters within the same agency: those who met the previously established time and earnings criteria for success. This study compared these two groups in terms of predictor traits (markets, soliciting courage, and patterns of success). During the investigation, a third group was introduced consisting of twenty-five members of the general population.

For selection of the control group a list of field underwriters who were terminated or resigned over the ten year period 1968-1977 was compiled. Of the seventy-five individuals listed, every third person



was selected for study of predictor traits. Background resumes completed at the time of their initial contracting were the source of information collected.

For the successful field underwriters surveyed for predictor traits background resumes completed at the time of initial contracting were also the method utilized to inventory biographical data. Scoring keys gave consistency to the method of information collected (refer to trait Appraisal Wheel description, page 28).

The third group studied for evidence of predictor traits relevant to job success as life insurance field underwriters was selected from the general population. Twenty-five individuals who had expressed an interest in considering a life insurance sales career had completed background resumes for assessment and evaluation during the selection process.

These individuals were studied using the trait appraisal scoring key consistent with the method used for the control and experimental groups. The investigation focused upon differences between Appraisal Profiles established for each of the three groups studied.

#### INSTRUMENTATION

Accepted personality tests such as the Thematic Apperception Test and Rorschach were considered for utilization in the investigation, as was the Minnesota Multiphasic Personality Inventory; however, administration and evaluation of these diagnostic devices by field managers during the selection process would be impractical; therefore, selection procedures commonly used in the life insurance industry were given

preferential treatment. The background resume, a complete documentation of each job applicant's background, was included for use in this study. Information assessed from these forms was transferred to Field Underwriter Appraisal Wheels, designed for use in this study. The following is a description of these devices.

### The Background Resume

The background resume is a standardized form used by insurance companies during selection of field underwriters. This form was designed to include complete work history, residences, financial posture, education, and other data relevant to the selection process. Assessment and evaluation of job applicants in terms of predictor traits is possible through careful analyses of these resumes.

### Prospective Field Underwriter Appraisal Wheel

Job strengths observed from the background resumes were transferred to these trait appraisal forms. The process can be best illustrated through an analogy to the bicycle wheel. The more spokes on the wheel . . . the stronger the wheel. Similarly, the more job strengths an individual brings to the career, which fall within the domain of the three major predictor traits, the better chances he/she will have for job satisfaction and success in the life insurance selling profession. A circular figure was designed, divided into three equal areas representing markets, soliciting courage, and patterns of success. Each job strength noted was recorded as an additional spoke on the Appraisal

Wheel, placed within the particular area which distinguished it from the other traits. Figure 1 discloses this form.

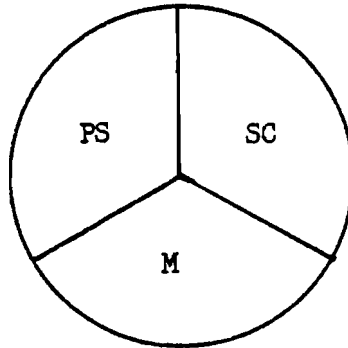


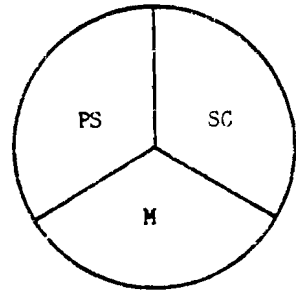
Figure 1, Field Underwriter Appraisal Wheel

#### DATA COLLECTION

Background resumes for each individual in the three groups studied were collected and individually assessed for predictor traits. An appraisal scoring key was designed to facilitate recording of job strengths observed on background resumes. An Appraisal Wheel was scored for each individual in the three groups studied. After scoring the number of spokes within the three sectors of the Appraisal Wheel for each individual an Appraisal Profile was recorded. For example, if an individual scored thirteen spokes in the Market sector, ten spokes in the Patterns of Success and nine spokes in the Soliciting Courage sector, the Appraisal Profile would be recorded as 32: 10.6, M(13) PS(10) SC(9), signifying that the total score was 32, and the mean 10.6, followed by the number of strengths listed in each of the three Appraisal Wheel sectors (in alphabetical order). The following page represents a sample scoring key utilized in the investigation.

FIELD UNDERWRITER APPRAISAL WHEEL

Name \_\_\_\_\_  
 Date Scored \_\_\_\_\_  
 Group \_\_\_\_\_  
 Profile \_\_\_\_\_ M( ) PS( ) SC( )



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	_____
b) Age	( 25 - 35)	1	M	_____
	( 36 - 45)	2	M	_____
	( 46 and older)	3	M	_____
c) Dependents	(married, with children)	1	PS	_____
d) Work History	(increase in income and responsibility)	1	PS	_____
	(sales or business, per occurrence)	1	SC	_____
	(leadership position, per occurrence)	1	PS	_____
e) Parents Work	(sales or business, per occurrence)	1	PS	_____
f) Life Insurance Ownership	(per policy owned in family)	1	M	_____
g) Education	(college graduate)	1	PS	_____
	(50 per cent or more self-supporting)	1	PS	_____
h) Civic Activities	(per group listed)	1	M	_____
	(leadership position)	1	M	_____
	(soliciting activity, per group listed)	1	SC	_____
i) Finances	(more than \$12,000 annual income)	1	PS	_____
	(per each \$5,000 above \$12,000)	1	PS	_____
j) Health	(no impairments which would materially limit job performance)	1	PS	_____
TOTAL:				=====

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

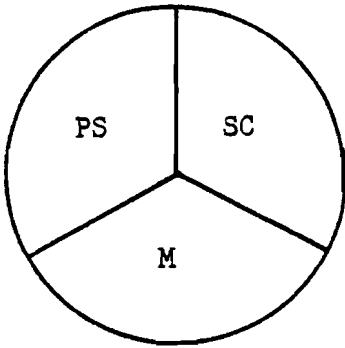


Figure 2  
Appraisal Wheel, before scoring

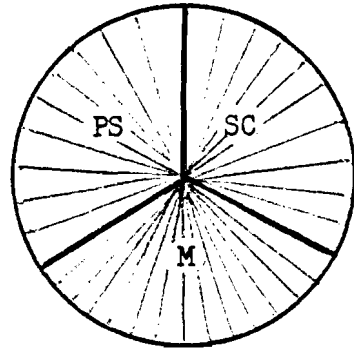


Figure 3  
Appraisal Wheel, after scoring  
Profile Score  
31: 10.3 M(13) PS(9) SC(9)

Field Underwriter "A" is a 45 year old sales manager, married, with two children, and has lived in the same area for 4 years. He has held three previously successful selling positions, and has consistently increased his income and job responsibilities with each successive career move. His father was in the construction business while his mother has been a homemaker. He owns four life insurance policies. He is a college graduate, providing over 50 percent of his support. He is past-president of Rotary, Lions, and the local Toastmasters. He has also been involved in fund raising solicitation for each of these three groups, as well as collecting for the United Fund and Cancer Society. He earns \$22,000 annually, and is in excellent health.

## STATISTICAL PROCEDURE

Appraisal Wheel scores for each individual in the three groups studied were transferred to computer cards by machine for processing. Statistical differences between the mean scores for each group were then computed.

Comparisons were made between the three groups studied. Mean Appraisal Wheel scores for Unsuccessful Field Underwriters (A) were contrasted with scores for Successful Field Underwriters (B). Computer processing produced the following data for each group comparison studied: total Appraisal Wheel mean scores for each group; sector scores for each group in the areas of markets, patterns of success, and soliciting courage; standard deviation from the mean for each group; T Values for each comparison; and level of significance for each measurement.

Successful Field Underwriters (B) were next compared to scores for the General Population (C). The same process utilized comparing Group A and B was used to compare Group B and C.

Lastly, Unsuccessful Field Underwriters (A), were compared to scores achieved for the General Population (C), in the same manner previously cited. Significant differences between the mean scores for each group measurement were indicated at .05, .01, or .001 levels of confidence.

Scores for each individual within the three groups studied were also ranked by percentile. Differences between the range of distribution for each group were noted in tabular form.

## Chapter 4

### ANALYSIS OF THE DATA

Variables affecting the personnel retention rates for life insurance field underwriters were investigated in this study. Biographical information analyzed for the three groups studied were categorized within the three sectors of Field Underwriter Appraisal Wheels. Raw scores from each sector score and total scores for each group were computed for Appraisal Wheel calculations. Statistical analyses were performed: raw scores for each group were used by the computer to arrive at a mean score for each group. Computer analysis then computed the standard deviation, standard error of measure, T Values for each measurement to arrive at significant differences.

As fifty subjects were studied for each calculation, 48 degrees of freedom were noted. Differences between the means of the groups studied showed significance at the .05, .01, or .001 levels of confidence.

The mean appraisal scores for each group were compared in the following three tables in terms of four variables. Variable 1 reflected a comparison of the total Appraisal Wheel scores for each group. Variables 2, 3, and 4 compared differences in the sector scores of markets, patterns of success, and soliciting courage, respectively.

First, the mean scores between unsuccessful field underwriters (A) and successful field underwriters (B) were compared. Second, the mean scores between unsuccessful field underwriters (A) and the general

population (C) were shown. Third, the mean scores listed for successful field underwriters (B) and the general population (C) were contrasted.

Unsuccessful and Successful Field Underwriters (Groups A and B)

Table 4 compared the mean scores between unsuccessful and successful field underwriters in terms of the four variables cited. By following the line marked Variable 1 (total Appraisal Wheel score) across to the T Value it is shown that the total appraisal score comparison between unsuccessful field underwriters (A) and successful field underwriters (B) were significant at the .001 level of confidence.

Table 4

Mean, Standard Deviation, T Value, and Level of Significance for Unsuccessful and Successful Field Underwriters (Group A and B) for Appraisal Wheel Profile Scores

Variable	Group	Mean	Standard Deviation	T Value	P
1	A	12.240	4.342	- 4.46	.001
	B	17.480	3.959		
2	A	5.920	2.532	- 2.77	.01
	B	8.240	3.345		
3	A	4.800	2.102	- 3.49	.001
	B	6.600	1.500		
4	A	1.520	1.159	- 2.30	.05
	B	2.640	2.139		



#### Analysis of Data in Table 4

Successful field underwriters (B) scored higher than unsuccessful field underwriters (A) in all four measurements. Differences between the total Appraisal Wheel scores (Variable 1) of the above groups were significant at the .001 level of confidence. Differences in the sector scores of markets (Variable 2), between successful field underwriters (B) and unsuccessful field underwriters (A) were significant at the .01 level of confidence. Differences in the sector scores of patterns of success (Variable 3) were significant at the .001 level of significance. The difference between mean scores of the Soliciting Courage sector (Variable 4) were significant at the .05 level of confidence. The mean Appraisal Profile score for successful field underwriters (B, 17.480) was greater than the mean Appraisal Profile score for unsuccessful field underwriters (A, 12.240).

#### Unsuccessful Field Underwriters and the General Population (Groups A and C)

Table 5 on page 34 shows the mean scores for unsuccessful field underwriters (A) and the general population (C), comparing their total Appraisal Wheel scores and sector scores. By following the line marked Variable 1 (total Appraisal Wheel score) across to T Value it is shown that no significant difference existed between unsuccessful field underwriters (A) and the general population (C) for their total Appraisal Wheel scores.

#### Analysis of Data in Table 5

No significant differences were computed between the Appraisal Wheel scores for unsuccessful field underwriters (A) and the general population (C), with the exception of Variable 2 (Market sector score),

Table 5

Mean, Standard Deviation, T Value, and Level of Significance  
for Unsuccessful Field Underwriters and the General  
Population (Groups A and C) for Appraisal Wheel  
Profile Scores

Variable	Group	Mean	Standard Deviation	T Value	P
1	A	12.240	4.342	0.94	NS
	C	11.000	4.958		
2	A	5.920	2.532	2.66	.01
	C	3.960	2.685		
3	A	4.800	2.102	- 1.11	NS
	C	5.520	2.485		
4	A	1.520	1.159	0.0	NS
	C	1.520	1.686		

NS: no significant difference

which was significant at the .01 level of confidence. While the mean scores for the Market sector for unsuccessful field underwriters (A) were significantly greater than those of the general population (C), Market sector scores previously established for successful field underwriters (B) in Table 4 on page 32 were significantly greater than the scores for the unsuccessful group (A). The validity of the original hypothesis was thereby maintained: that there are significant differences between the retention rates for field underwriters who possess greater amounts of soliciting courage, markets and patterns of success than the unsuccessful field underwriters.

#### Successful Field Underwriters and the General Population (Groups B and C)

Table 6 on page 36 lists the mean Appraisal Wheel scores for successful field underwriters (B) and the general population (C). The purpose of this table was to ascertain significant differences between the mean scores for the two groups with regard to the four variables cited. By following the line marked Variable 1 (total Appraisal Wheel score) across to T Value it is shown that the total appraisal scores for successful field underwriters (B) were significantly higher than scores achieved by the general population (C, .001 level of confidence).

#### Analysis of Data in Table 6

Successful field underwriters (B) scored significantly higher than the general population (C) in each of the four measurements of mean scores. Differences between the total Appraisal Wheel scores (Variable 1) of the two groups were significant at the .001 level of confidence. Differences between the scores of successful field underwriters (B) and

Table 6

Mean, Standard Deviation, T Value, and Levels of Significance  
for Successful Field Underwriters and the General  
Population (Groups B and C) for Appraisal Wheel  
Profile Scores

Variable	Group	Mean	Standard Deviation	T Value	P
1	B	17.480	3.959	5.11	.001
	C	11.000	4.958		
2	B	8.240	3.345	4.99	.001
	C	3.960	2.685		
3	B	6.600	1.500	1.86	.10
	C	5.520	2.485		
4	B	2.640	2.139	2.06	.05
	C	1.520	1.686		

the general population (C) in the sector of markets (Variable 2) were significant at the .001 level of confidence. Patterns of Success (Variable 3) sector scores were significant at the .10 level of confidence. Soliciting Courage (Variable 4) sector scores were significant at the .05 level of confidence. The mean Appraisal Profile scores for successful field underwriters (B) were greater than the mean Appraisal Profile scores for unsuccessful field underwriters (A) and the unsuccessful field underwriters (A) mean scores were greater than the mean scores for the general population (C).

Composite Appraisal Wheel Score Norms  
for Unsuccessful Field Underwriters  
(Group A), Successful Field Under-  
writers (Group B), and General  
Population (Group C)

Table 7 on page 38 indicated total Appraisal Wheel scores for the three groups studied: unsuccessful field underwriters (A), successful field underwriters (B), and the general population (C). The total appraisal scores for each group are ranked by percentiles.

Analysis of Data in Table 7

The range of scores for unsuccessful field underwriters (A) were distributed from a high of 24 (98.000 percentile) to a low of 4 (3.333 percentile) with a mean of 12.240 (38.667 percentile). Successful field underwriters (B) studied scored a high of 26 (99.333 percentile) to a low of 10 (25.333 percentile) with a mean of 17.480. Scores for the general population (C) ranged from 23 (94.667 percentile) to 3 (0.667 percentile) with a mean of 11.000.

The mean, high score and low score for successful field underwriters was greater than the mean, high score and low score for the other

Table 7

Total Appraisal Wheel Score Frequency and Percentiles for  
 Unsuccessful Field Underwriters (Group A),  
 Successful Field Underwriters (Group B),  
 and General Population (Group C)

Total Score	F	Group				.PR
		A. . .	.B. . .	.C. . . .		
30	0	0	0	0	-	
29	0	0	0	0	-	
28	0	0	0	0	-	
27	0	0	0	0	-	
26	1	0	1	0	99.333	
25	0	0	0	0	98.667	
24	1	1	0	0	98.000	
23	4	0	3	1	94.667	
22	0	0	0	0	92.000	
21	2	0	2	0	90.667	
20	0	0	0	0	89.333	
19	3	0	3	0	87.333	
18	4	0	4	0	82.667	
17	9	3	3	3	74.000	
16	4	2	1	1	65.333	
15	3	2	0	1	60.667	
14	6	0	5	1	54.667	
13	5	2	0	3	47.333	
12	8	4	2	2	38.667	
11	3	3	0	0	31.333	
10	6	2	1	3	25.333	
09	5	2	0	3	18.000	
08	2	1	0	1	13.333	
07	2	1	0	1	10.667	
06	0	0	0	0	9.333	
05	3	1	0	2	7.333	
04	3	1	0	2	3.333	
03	1	0	0	1	0.667	
02	0	0	0	0	0.0	
01	0	0	0	0	0.0	
00	0	0	0	0	0.0	
Mean Overall:	13.573					
Group B Mean:	17.480					
		Group A Mean:	12.240			
		Group C Mean:	11.000			

two groups studied. Accordingly, the hypotheses that significant differences exist between the retention rates for life insurance field underwriters who possess soliciting courage, markets and patterns of success and field underwriters who do not was accepted.

The importance of these computations is their attendant usage in sales personnel selection procedures in the life insurance industry. While it was not intended that this study produce a cutting score for Field Underwriter Appraisal Wheel scores, such future inquiry and follow up would be deemed appropriate. Significant differences among the three groups studied were found.

#### SUMMARY OF THE ANALYSIS OF DATA

Data from the four tables in Chapter 4 produced the following quantitative analysis. A total of eight major relationships were examined. Six of the eight relationships were found to be significant at the .05 level of confidence. One other relationship was found to be significant at the .10 level of confidence.

Four other relationships were examined, and while only one was found to be significant at the .01 level of confidence, these only served to further substantiate the original hypotheses. These relationships compared differences between scores for unsuccessful field underwriters and the general population, where no significant differences were expected.

Table 4 showed significant differences between appraisal scores achieved by successful field underwriters (B) and unsuccessful field underwriters (A). Of the four relationships computed all were found to

be significant (two at the .001 level of confidence, one at the .01, and one at the .05 level of confidence).

Table 5 indicated significant differences between scores for unsuccessful field underwriters (A) and the general population (C). Only one sector score was found significant at the .01 level of confidence. No significance was found in the other three relationships.

Table 6 compared scores for successful field underwriters (B) and scores for the general population (C). Significant differences were found in each of the relationships examined (two at the .001 level of confidence, one at the .05, and one at the .10 level of confidence).

Table 7 listed by percentile all of the scores for each group under study. Successful field underwriters (B) scored highest, compared to unsuccessful field underwriters (A) and the general population (C). The distribution of scores for successful field underwriters (B) ranged from 10 (25.333 percentile) to 26 (97.333 percentile), with a mean of 17.480. The distribution of scores for unsuccessful field underwriters (A) ranged from 4 (3.333 percentile) to 24 (98.000 percentile), with a mean of 12.240. The distribution of scores for the general population (C) ranged from a low of 3 (0.667 percentile) to a high of 23 (94.667 percentile), with a mean of 11.000.



## Chapter 5

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### SUMMARY

This investigation was conducted to assess and evaluate selection procedures utilized for life insurance field underwriters. The literature studied cited inconsistency in selection procedures used in the life insurance industry in general, and for meaningful criteria by which prospective field underwriters were judged in particular. An objective assessment instrument was designed (Field Underwriter Appraisal Wheel) to facilitate personnel selection procedures, and was utilized to assess and evaluate traits characteristic of successful field underwriters as contrasted to unsuccessful field underwriters and members of the general population.

It was hypothesized that if Appraisal Profile scores achieved by a group of successful field underwriters was significantly higher than scores for unsuccessful field underwriters and the general population the Field Underwriter Appraisal Wheel selection device could provide a standardized, consistent method for future selection of field underwriters in the life insurance industry. Through computing T values for each group in the investigation, and identifying their attendant significant differences, reliability of the test was established.

There were seventy-five subjects used in this study. Twenty-five subjects selected from the personnel records of terminated field

underwriters of the Topeka General Office of the New York Life Insurance Company represented the unsuccessful field underwriter group (A) and were designated as the experimental population.

Twenty-five active field underwriters who met the established criterion for success in terms of experience (2 years minimum) and sales production earnings (\$12,000 annually in first year commissions) represented the successful group of field underwriters (B), and were designated as the control group. Another group of twenty-five individuals from the general population (C) was selected for the study. This consisted of individuals who had expressed an interest in pursuing a career in life insurance.

Field Underwriter Appraisal Wheel forms were scored for each individual in the three groups in the study. Scoring of these forms was accomplished through reviewing background resumes submitted by each individual at the time he was contracted or made application with the Company.

Results of the computation (Tables 4 - 7) indicated significant differences among the scores for successful field underwriters, unsuccessful field underwriters and the general population. As a group, scores for successful field underwriters were mathematically higher than the other group scores in every calculation.

Calculations comparing the mean scores for successful field underwriters (B) and unsuccessful field underwriters (A) were all significant to the .05 level of confidence or better. The total mean Appraisal Wheel Profile scores for the successful group indicated significance to the .001 level, while sector score comparisons in markets, patterns of success, and soliciting courage were significant to .01,

.001, or .05 levels of confidence, respectively. These computations substantiated the original hypotheses that there are significant differences between the retention rates for field underwriters who possess greater amounts of markets, patterns of success, and soliciting courage than those who scored lower.

Calculations comparing unsuccessful field underwriters (A) and the general population (C) showed little or no significance. Of the four relationships measured only a comparison of the Market sector score showed significance. The total Appraisal Wheel Profile score and sector scores for patterns of success and soliciting courage indicated no significant differences.

Calculations for successful field underwriters (B) and the general population (C) indicated varying degrees of significance. The total Appraisal Wheel mean scores for these groups were significantly different to .001 level of confidence. The Market sector score differences were significant to .001 level of confidence. The Patterns of Success sector score means were significant to .10 level of confidence, and the Soliciting Courage sector scores showed significance to .05 level of confidence.

Scores for each group were also ranked by percentiles. The successful field underwriter group (B) scored the highest range, followed by unsuccessful field underwriters (A) and the general population (C). The high score in the successful field underwriter group (B) ranked in the 99.333 percentile, while the unsuccessful field underwriter group (A) high score indicated a 98.000 percentile, and the high score for the general population (C) scored at 94.667 percentile.

The lowest scores for the three groups studied also verify the original findings. Successful field underwriters (B) lowest score was in the 25.333 percentile, the highest for the three groups studied.

Unsuccessful field underwriters (A) lowest score ranked in the 3.333 percentile, and the lowest score for the general population (C) ranked in the 0.667 percentile.

The successful group (B) had the highest Appraisal Profile score mean (17.480), the highest top score (26), and the highest low score (10) compared to unsuccessful field underwriters (A) and the general population (C).

### CONCLUSIONS

The Field Underwriter Appraisal Wheel is a survey of biographical information for the personnel selection of life insurance field underwriters, and was designed by the researcher for utilization in this investigation. Overall test scores and sector scores in the critical trait areas of markets, patterns of success and soliciting courage were examined for each of the three populations.

Personnel selection devices are effective if they are reliable in predicting and differentiating a potential successful field underwriter from an unsuccessful field underwriter. Though limited to seventy-five individuals this investigation showed significant differences between the Appraisal Profile scores of successful field underwriters (B), unsuccessful field underwriters (A) and the general population (C).

From the computations cited it is inferred that there are significant differences between the retention rates for life insurance

field underwriters who possess greater amounts of soliciting courage, patterns of success and markets, and those individuals possessing these traits to a lesser degree.

#### RECOMMENDATIONS

The following recommendations could prove useful to researchers in this discipline:

1. A follow up inquiry utilizing a larger population to be assessed and evaluated could give more credence to the adoption of Field Underwriter Appraisal Wheels in field underwriter selection procedures.
2. Establishing reliability for the ten elements of Field Underwriter Appraisal Wheels through item analysis could further substantiate the theory that soliciting courage, patterns of success and markets significantly differentiate successful from unsuccessful field underwriters.
3. The Field Underwriter Appraisal Wheel does not measure an individual's determination or motivation to succeed. Rather it merely assesses personnel biographical facts already established in the individual's background. Use of this instrument should be used to supplement existing effective selection procedures, not as a substitute.

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## BIBLIOGRAPHY

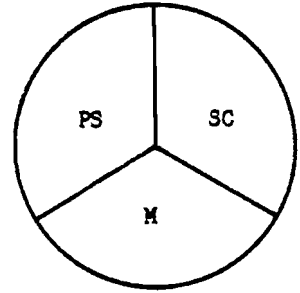
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APPENDIX A  
FIELD UNDERWRITER APPRAISAL WHEELS



## FIELD UNDERWRITER APPRAISAL WHEEL

Name #1  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 16 : 5.3 M(7) PS(9) SC(0)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>0</u>
	(36 - 45)	2	M	<u>2</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>16</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

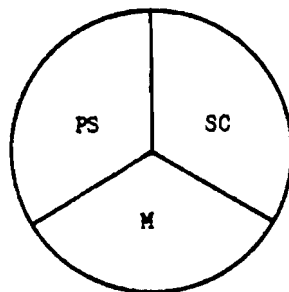
FIELD UNDERWRITER APPRAISAL WHEEL

Name #2

Date Scored 2-27-79

Group A: Unsuccessful Field Underwriter

Profile 4 : 1.3 M(2) PS(2) SC(0)

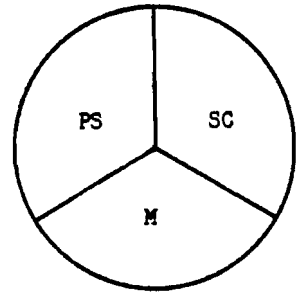


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>4</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #3  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 24 : 8 M(15) PS(6) SC(3)

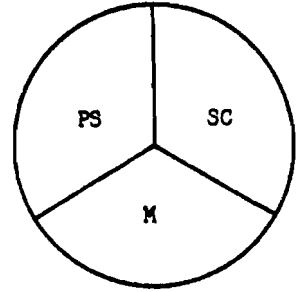


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>5</u>
	(leadership position)	1	M	<u>5</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>24</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #4  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 10 : 3.3 M(6) PS(4) SC(0)

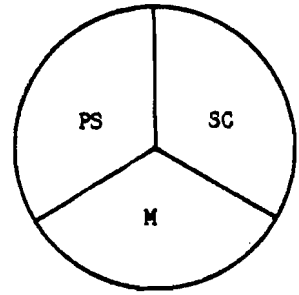


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u>10</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #5  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 11 : 3.6 M( 8 ) PS( 2 ) SC( 1 )

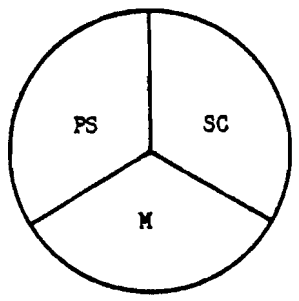


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>3</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>11</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #6  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 10 : 3.3 M(7) PS(2) SC(1)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>10</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

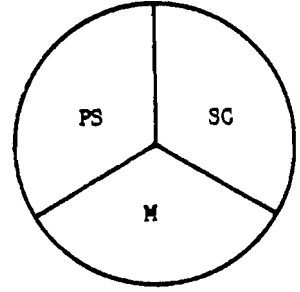
FIELD UNDERWRITER APPRAISAL WHEEL

Name #7

Date Scored 2-27-79

Group A: Unsuccessful Field Underwriter

Profile 16 : 5.3 M(5) PS(8) SC(3)

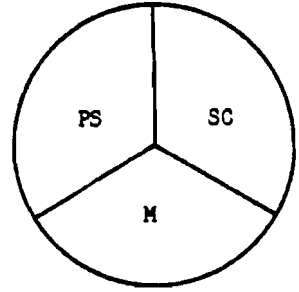


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>2</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>3</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u>16</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #8  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 12 : 4 M(7) PS(4) SC(1)

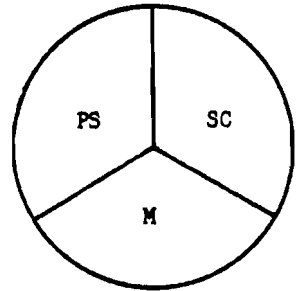


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>0</u>
	(36 - 45)	2	M	<u>2</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



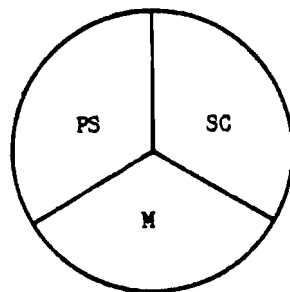
## FIELD UNDERWRITER APPRAISAL WHEEL

Name #9Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 5 : 1.6 M(3) PS(2) SC(0)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>5</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

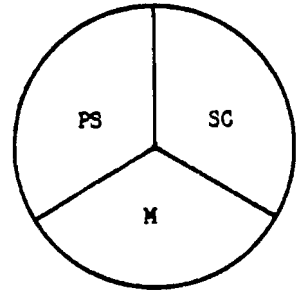
## FIELD UNDERWRITER APPRAISAL WHEEL

Name #10Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 13 : 4.3 M(8) PS(4) SC(1)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>13</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

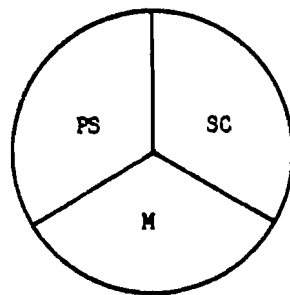
## FIELD UNDERWRITER APPRAISAL WHEEL

Name #11Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 9 : 3 M(4) PS(3) SC(2)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>9</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

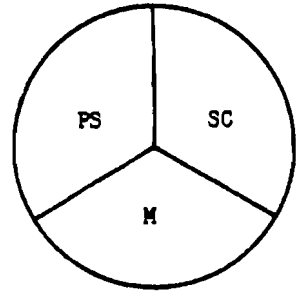
## FIELD UNDERWRITER APPRAISAL WHEEL

Name #12Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 15 : 5 M(9) PS(5) SC(1)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>15</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

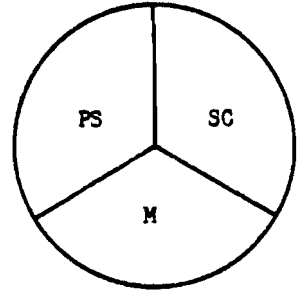
Name #13Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 11 : 3.6 M(4) PS(5) SC(2)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>11</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting  
Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

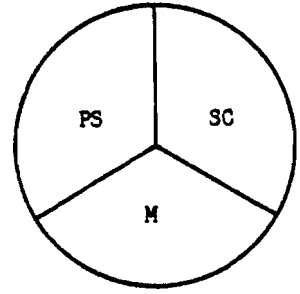
Name #11  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 11 : 3.6 M(6) PS(4) SC(1)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>11</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Course, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

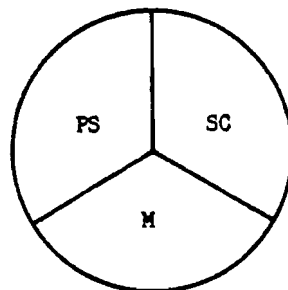
Name #15Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 17 : 5.6 M(5) PS(9) SC(3)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>3</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #16  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 7 : 2.3 M(4) PS(2) SC(1)

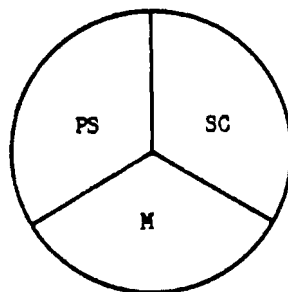


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	(25 - 35)	1	M	<u>1</u>
	(36 - 45)	2	M	<u>0</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>7</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



## FIELD UNDERWRITER APPRAISAL WHEEL

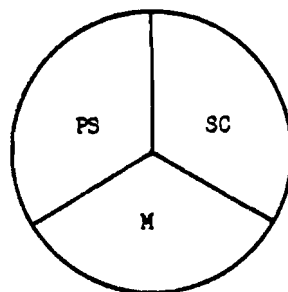
Name #17Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 13 : 4.3 M(5) PS(6) SC(2)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>13</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting  
Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #18  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 12 : 4 M(5) PS(5) SC(2)

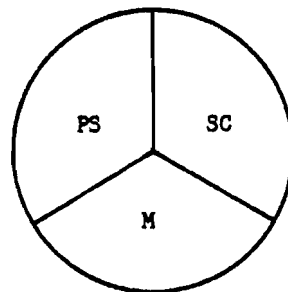


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #19  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 17 : 5.6 M(7) PS(7) SC(3)

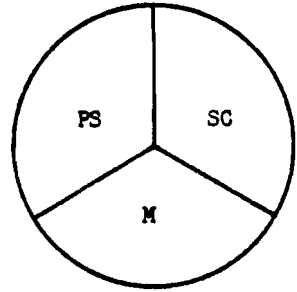


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>3</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

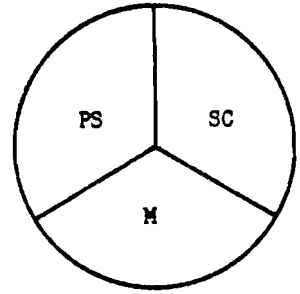
Name #20  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 12 : 4 M(6) PS(5) SC(1)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

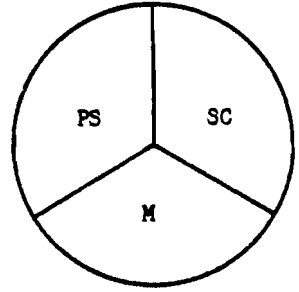
Name #21Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 8 : 2.6 M(4) PS(4) SC(0)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>8</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #22  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 17 : 5.7 M(7) PS(6) SC(4)

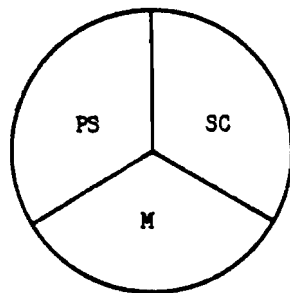


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

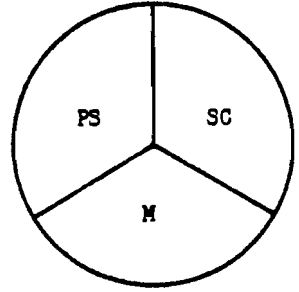
Name #23  
 Date Scored 2-27-79  
 Group A: Unsuccessful Field Underwriter  
 Profile 9 : 3 M(4) PS(4) SC(1)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	(25 - 35)	1	M	<u>1</u>
	(36 - 45)	2	M	<u>0</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>9</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

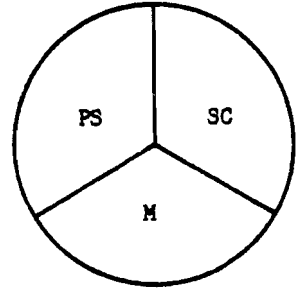
Name #24Date Scored 2-2-7-79Group A: Unsuccessful Field UnderwriterProfile 12 : 4 M(5) PS(5) SC(2)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



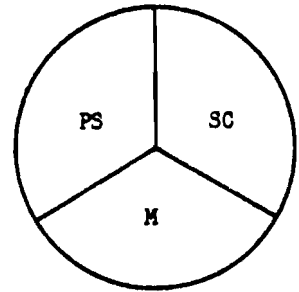
## FIELD UNDERWRITER APPRAISAL WHEEL

Name #25Date Scored 2-27-79Group A: Unsuccessful Field UnderwriterProfile 15 : 5 M(5) PS(7) SC(3)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>15</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

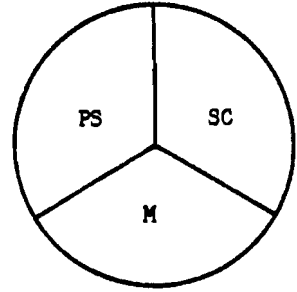
Name #1Date Scored 3-3-79Group B: Successful Field UnderwriterProfile 21 : 7 M(1) PS(7) SC(3)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>3</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>4</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>21</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting  
Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #2  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 19 : 6.3 M(6) PS(9) SC(4)

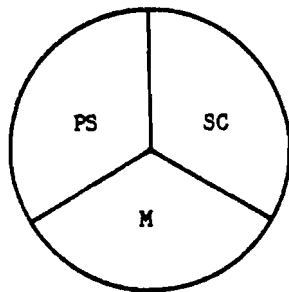


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>19</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #3  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 14 : 4.6 M(9) PS(5) SC(0)

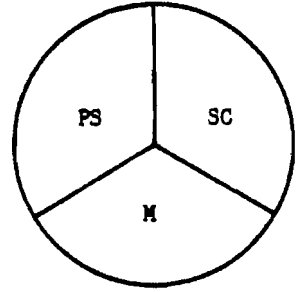


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>5</u>
	(leadership position)	1	M	<u>2</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u>14</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #4  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 23 : 7.6 M(15) PS(6) SC(2)

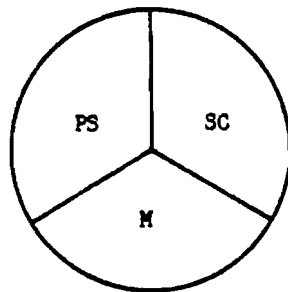


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>0</u>
	(36 - 45)	2	M	<u>2</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>4</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>5</u>
	(leadership position)	1	M	<u>3</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>23</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #5  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 23 : 7.6 M(10 PS(7) SC(6)

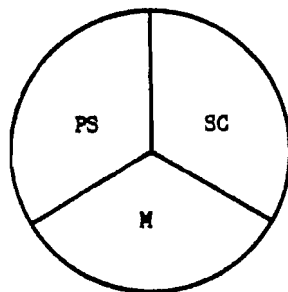


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>5</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>23</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #6  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 12 : 4 M(6) PS(6) SC(0)

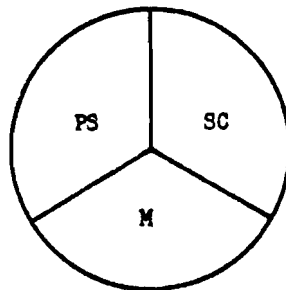


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #7  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 18 : 6 M(8) PS(5) SC(5)



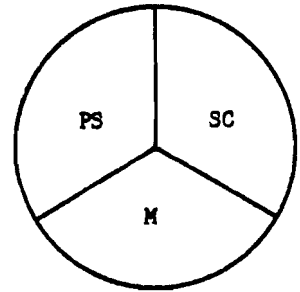
<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>4</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u>18</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



## FIELD UNDERWRITER APPRAISAL WHEEL

Name #8  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 12 : 4 M(5) PS(5) SC(2)

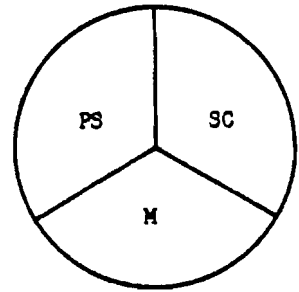


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #9  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 14 : 4.6 M(9) PS(5) SC(0)

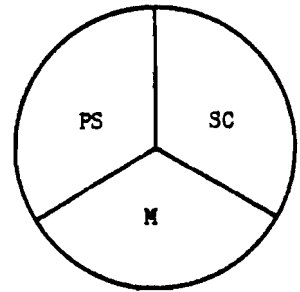


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>3</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>14</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #10  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 26 : 8.6 M(18) PS(5) SC(3)

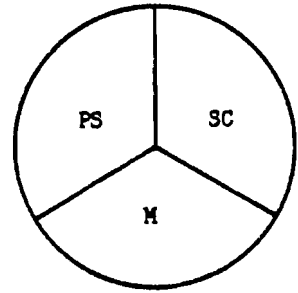


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>3</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>10</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u>26</u>

\* Appraisal Wheel sectors: Markets, Soliciting  
 Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #11  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 18 : 6 M(12) PS(6) SC(0)

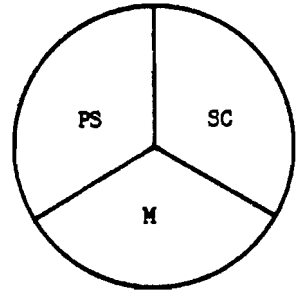


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>5</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>2</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>18</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #12  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 23 : 7.6 M(10) PS(6) SC(7)

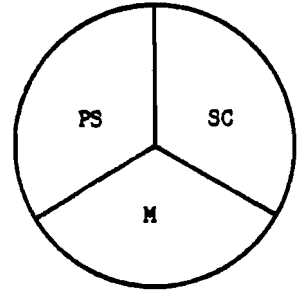


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>3</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>4</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>4</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>23</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #13  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 19 : 6.3 M(7) PS(7) SC(5)

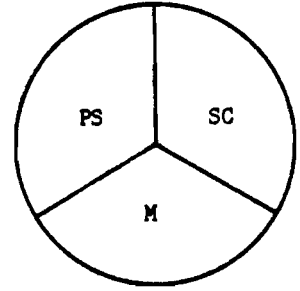


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>1</u>
	(36 - 45)	2	M	<u>0</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>3</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>2</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>19</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #14  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 14 : 4.6 M(5) PS(6) SC(3)

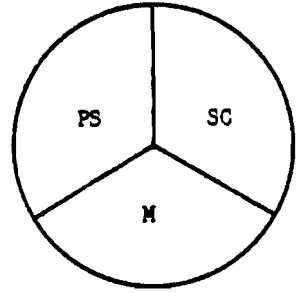


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>14</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #15  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 18 : 6 M(6) PS(9) SC(3)



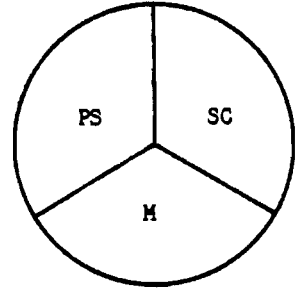
<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>18</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



## FIELD UNDERWRITER APPRAISAL WHEEL

Name #16  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 14 : 4.6 M( 5) PS( 9) SC( 0)

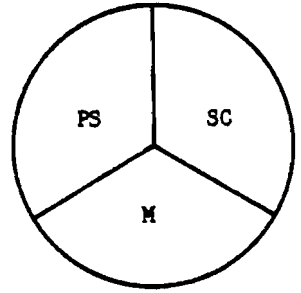


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>2</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>14</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #17  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 18 : 6 M( 8 ) PS( 7 ) SC( 3 )

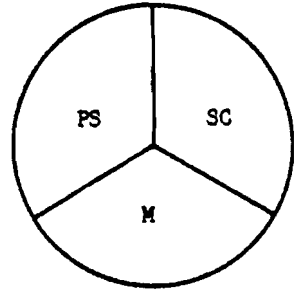


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>2</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u>18</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #18  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 14 : 4.6 M(3) PS(8) SC(3)

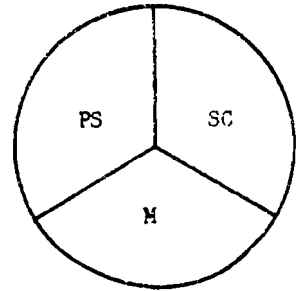


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u>14</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #19  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 18 : 5.6 M(9) PS(9) SC(0)

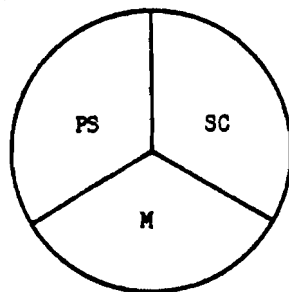


Element	Qualifier	Number of Spokes	Sector*	Score
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>2</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u>18</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #20  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 10 : 3.3 M(5) PS(4) SC(1)

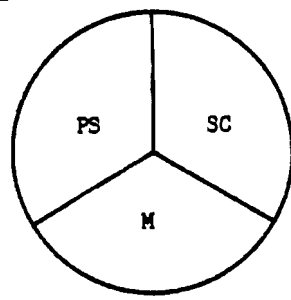


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>10</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #21  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 16 : 5.3 M(5) PS(7) SC(4)

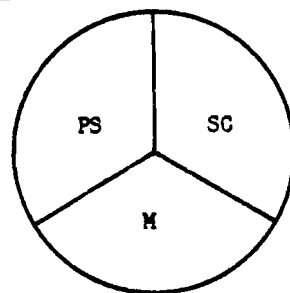


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>4</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u>16</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #22  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 17 : 5.6 M(8) PS(9) SC(0)

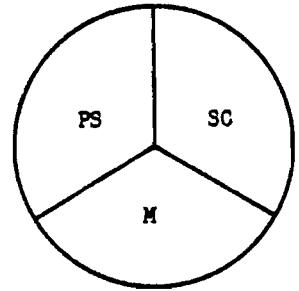


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #23  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 17 : 5.6 M(9) PS(6) SC(2)



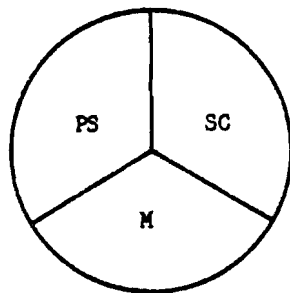
<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>1</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



FIELD UNDERWRITER APPRAISAL WHEEL

Name #24  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 19 : 6.3 M( 9) PS( 5) SC( 5)

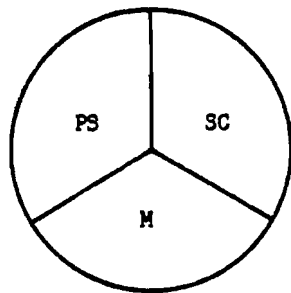


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>3</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>3</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>19</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #25  
 Date Scored 3-3-79  
 Group B: Successful Field Underwriter  
 Profile 21 : 7 M(8) PS(8) SC(5)

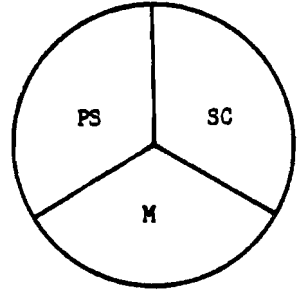


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>2</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>3</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>21</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #1  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 13 : 4.3 M(4) PS(5) SC(4)

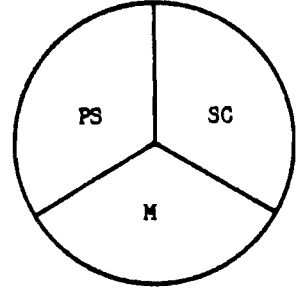


Element	Qualifier	Number of Spokes	Sector*	Score
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>4</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>13</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #2  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 4 : 1.3 M(1) PS(3) SC(0)

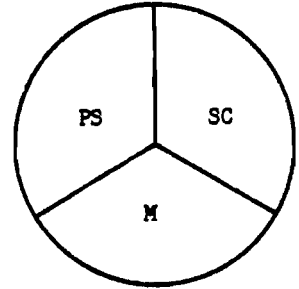


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>4</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #3  
 Date Scored 2-26-79  
 Group C: Genral Population  
 Profile 10 : 3.3 M( 3 ) PS( 7 ) SC( 0 )

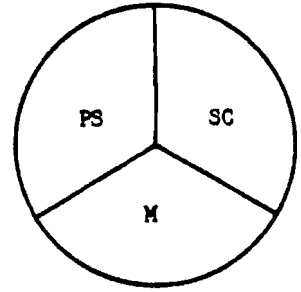


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35 )	1	M	<u>1</u>
	( 36 - 45 )	2	M	<u>0</u>
	( 46 and older )	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>10</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #4  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 10 : 3.3 M(5) PS(5) SC(0)

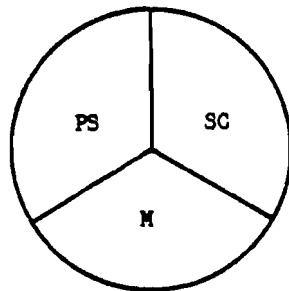


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>3</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>1</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>10</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #5  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 13 : 4.3 M(6) PS(6) SC(1)

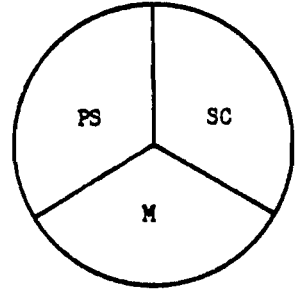


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>13</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #6  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 9 : 3 M(2) PS(3) SC(4)



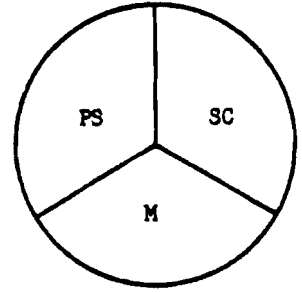
<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>4</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>9</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



## FIELD UNDERWRITER APPRAISAL WHEEL

Name #7  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 16 : 5.3 M(8) PS(6) SC(2)

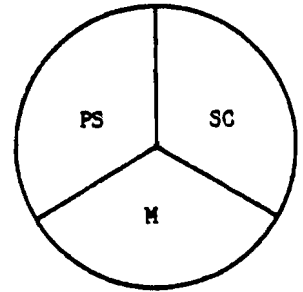


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>2</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>4</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>1</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>16</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #8  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 12 : 4 M(7) PS(4) SC(1)

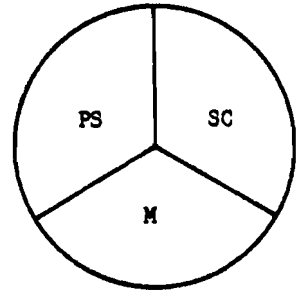


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>6</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name     #9      
 Date Scored     2-26-79      
 Group     C: General Population      
 Profile     3 : 1              M(0) PS(3) SC(0)    

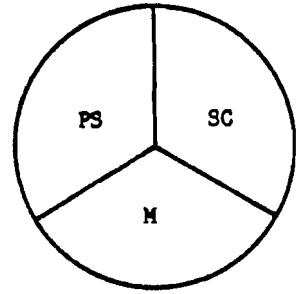


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>    0    </u>
b) Age	( 25 - 35)	1	M	<u>    0    </u>
	( 36 - 45)	2	M	<u>    0    </u>
	( 46 and older)	3	M	<u>    0    </u>
c) Dependents	(married, with children)	1	PS	<u>    0    </u>
d) Work History	(increase in income and responsibility)	1	PS	<u>    0    </u>
	(sales or business, per occurrence)	1	SC	<u>    0    </u>
	(leadership position, per occurrence)	1	PS	<u>    1    </u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>    0    </u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>    0    </u>
g) Education	(college graduate)	1	PS	<u>    1    </u>
	(50 per cent or more self-supporting)	1	PS	<u>    0    </u>
h) Civic Activities	(per group listed)	1	M	<u>    0    </u>
	(leadership position)	1	M	<u>    0    </u>
	(soliciting activity, per group listed)	1	SC	<u>    0    </u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>    0    </u>
	(per each \$5,000 above \$12,000)	1	PS	<u>    0    </u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>    1    </u>
TOTAL:				<u>    3    </u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #10  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 23 : 7.7 M(11) PS(8) SC(4)

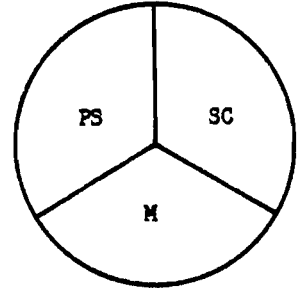


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>4</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>5</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>1</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u>23</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #11  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 8 : 2.6 M(2) PS(4) SC(2)

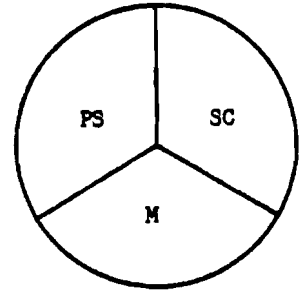


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>8</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

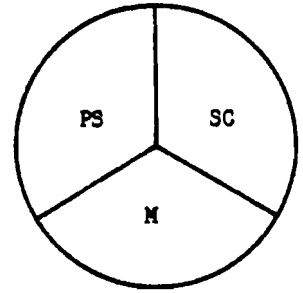
Name #12  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 17 : 5.6 M(7) PS(9) SC(1)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>2</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>4</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>3</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

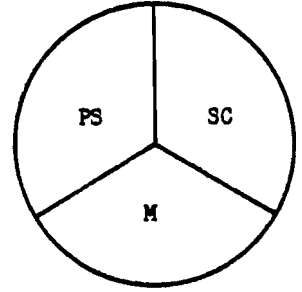
Name #13Date Scored 2-26-79Group C: General PopulationProfile 5 : 1.6 M(1) PS(3) SC(1)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>5</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #114  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 10 : 3.3 M(5) PS(3) SC(2)



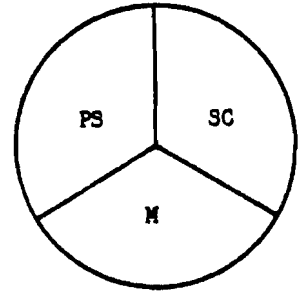
<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>3</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>10</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



## FIELD UNDERWRITER APPRAISAL WHEEL

Name #15  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 4 : 1.3 M(2) PS(2) SC(0)

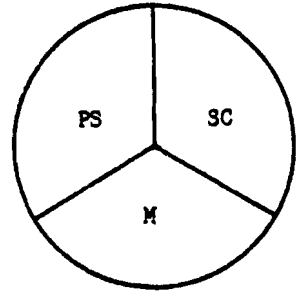


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>0</u>
	(36 - 45)	2	M	<u>0</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>4</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #16  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 9 : 3 M(3) PS(5) SC(1)

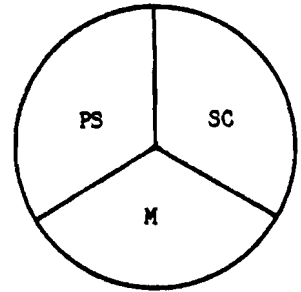


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>0</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>1</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>9</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #17  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 12 : 4 M(7) PS(5) SC(0)

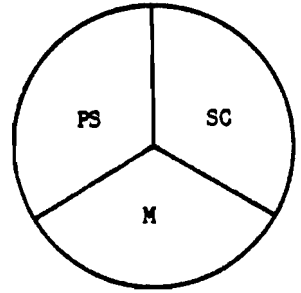


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>3</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>12</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #18  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 9 : 3 M(2) PS(5) SC(2)

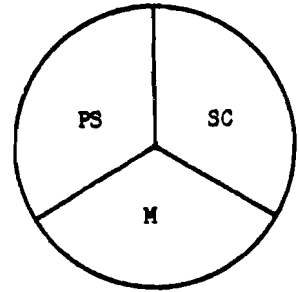


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>1</u>
	(36 - 45)	2	M	<u>0</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>3</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>9</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

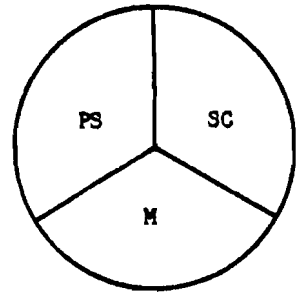
Name #19  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 5 : 1.6 M(2) PS(3) SC(0)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	(25 - 35)	1	M	<u>1</u>
	(36 - 45)	2	M	<u>0</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>1</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>5</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

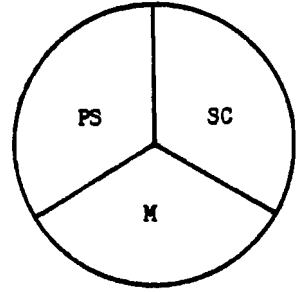
Name #20Date Scored 2-26-79Group C: General PopulationProfile 17 : 5.6 M(5) PS(8) SC(4)

<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	(25 - 35)	1	M	<u>0</u>
	(36 - 45)	2	M	<u>2</u>
	(46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>4</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>2</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u>17</u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #21  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 15 : 5 M(1) PS(8) SC(6)

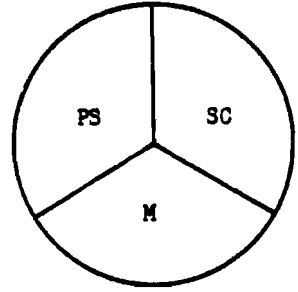


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>1</u>
	(sales or business, per occurrence)	1	SC	<u>6</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
			TOTAL:	<u><u>15</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name           #22            
 Date Scored           2-26-79            
 Group           C: General Population            
 Profile           17 : 5.6          M(6) PS(10) SC(1)



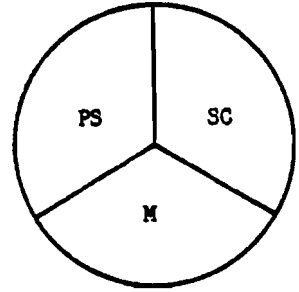
<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>2</u>
	(sales or business, per occurrence)	1	SC	<u>1</u>
	(leadership position, per occurrence)	1	PS	<u>4</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>2</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>17</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success



## FIELD UNDERWRITER APPRAISAL WHEEL

Name #23  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 13 : 4.3 M(2) PS(11) SC(0)

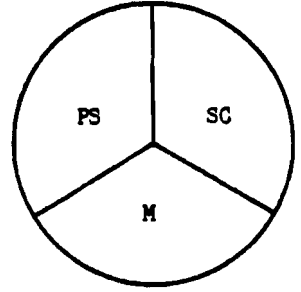


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>3</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>0</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>1</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>13</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

FIELD UNDERWRITER APPRAISAL WHEEL

Name #24  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 14 : 4.6 M(4) PS(8) SC(2)

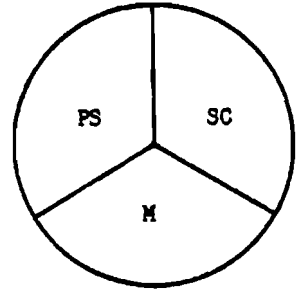


<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>1</u>
b) Age	( 25 - 35)	1	M	<u>1</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>1</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>2</u>
	(sales or business, per occurrence)	1	SC	<u>2</u>
	(leadership position, per occurrence)	1	PS	<u>2</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>1</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>1</u>
	(leadership position)	1	M	<u>1</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>1</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>14</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

## FIELD UNDERWRITER APPRAISAL WHEEL

Name #25  
 Date Scored 2-26-79  
 Group C: General Population  
 Profile 7 : 2.3 M(3) PS(4) SC(0)



<u>Element</u>	<u>Qualifier</u>	<u>Number of Spokes</u>	<u>Sector*</u>	<u>Score</u>
a) Residence	(3+ years in same area)	1	M	<u>0</u>
b) Age	( 25 - 35)	1	M	<u>0</u>
	( 36 - 45)	2	M	<u>0</u>
	( 46 and older)	3	M	<u>0</u>
c) Dependents	(married, with children)	1	PS	<u>0</u>
d) Work History	(increase in income and responsibility)	1	PS	<u>0</u>
	(sales or business, per occurrence)	1	SC	<u>0</u>
	(leadership position, per occurrence)	1	PS	<u>3</u>
e) Parents Work	(sales or business, per occurrence)	1	PS	<u>0</u>
f) Life Insurance Ownership	(per policy owned in family)	1	M	<u>0</u>
g) Education	(college graduate)	1	PS	<u>0</u>
	(50 per cent or more self-supporting)	1	PS	<u>0</u>
h) Civic Activities	(per group listed)	1	M	<u>3</u>
	(leadership position)	1	M	<u>0</u>
	(soliciting activity, per group listed)	1	SC	<u>0</u>
i) Finances	(more than \$12,000 annual income)	1	PS	<u>0</u>
	(per each \$5,000 above \$12,000)	1	PS	<u>0</u>
j) Health	(no impairments which would materially limit job performance)	1	PS	<u>1</u>
TOTAL:				<u><u>7</u></u>

\* Appraisal Wheel sectors: Markets, Soliciting Courage, and Patterns of Success

APPENDIX B

Mean Scores, Standard Deviation, Standard Error, F Value,  
T Value, and Levels of Significance for Unsuccessful  
and Successful Field Underwriters (A and B)

Table 8

Mean Scores, Standard Deviation, Standard Error, F Value, T Value, and Levels of Significance for Unsuccessful and Successful Field Underwriters (A and B)

Variable	Group	N	Mean	Standard Deviation	Standard Error	F Value	T Value	Deg. Freedom	Prob.
1	A	25	12.240	4.342	0.868	1.20	- 4.46	48	.001
	B	25	17.480	3.959	0.792				
2	A	25	5.920	2.532	0.506	1.75	- 2.77	48	.01
	B	25	8.240	3.345	0.669				
3	A	25	4.800	2.102	0.420	1.96	- 3.49	48	.001
	B	25	6.600	1.500	0.300				
4	A	25	1.520	1.159	0.232	3.40	- 2.30	48	.05
	B	25	2.640	2.139	0.428				

Variable 1: Total Appraisal Wheel Scores  
 Variable 2: Market Sector Scores  
 Variable 3: Patterns of Success Sector Scores  
 Variable 4: Soliciting Courage Sector Scores

**APPENDIX C**

**Mean Scores, Standard Deviation, Standard Error, F Value,  
T Value, and Levels of Significance for Successful Field  
Underwriters and the General Population  
(Group B and C)**

Table 9

Mean Scores, Standard Deviation, Standard Error, F Value, T Value, and Levels of Significance for Successful Field Underwriters and the General Population (Group B and C)

Variable	Group	N	Mean	Standard Deviation	Standard Error	F Value	T Value	Deg. Freedom	Prob.
1	B	25	17.480	3.359	0.792	1.57	5.11	48	.001
	C	25	11.000	4.958	0.992				
2	B	25	8.240	3.345	0.669	1.55	4.99	48	.001
	C	25	3.960	2.685	0.537				
3	B	25	6.600	1.500	0.300	2.75	1.86	48	.10
	C	25	5.520	2.485	0.497				
4	B	25	2.640	2.139	0.428	1.61	2.06	48	.05
	C	25	1.520	1.686	0.337				

Variable 1: Total Appraisal Wheel Scores  
 Variable 2: Market Sector Scores  
 Variable 3: Patterns of Success Sector Scores  
 Variable 4: Soliciting Courage Sector Scores

APPENDIX D

Mean Scores, Standard Deviation, Standard Error, F Value,  
T Value, and Levels of Significance for Unsuccessful  
and the General Population (Group A and C)



Table 10

Mean Scores, Standard Deviation, Standard Error, F Value, T Value, and Levels of Significance  
for Unsuccessful Field Underwriters and the General Population (Group A and C)

Variable	Group	N	Mean	Standard Deviation	Standard Error	F Value	T Value	Deg. Freedom	Prob.
1	A	25	12.240	4.342	0.868	1.30	0.94	48	NS
	C	25	11.000	4.958	0.992				
2	A	25	5.920	2.532	0.506	1.12	2.66	48	.01
	C	25	3.960	2.685	0.537				
3	A	25	4.800	2.102	0.402	1.40	- 1.11	48	NS
	C	25	5.520	2.485	0.497				
4	A	25	1.520	1.159	0.232	2.12	0.0	48	NS
	C	25	1.520	1.686	0.337				

Variable 1: Total Appraisal Wheel Scores

Variable 2: Market Sector Scores

Variable 3: Patterns of Success Sector Scores

Variable 4: Soliciting Courage Sector Scores