

PERSPECTIVES

NAILBA | BROKERAGE INDUSTRY INSIGHTS | MAY/JUNE 2012

CONTINUING EDUCATION

IN THIS ISSUE:

The IUL Dilemma (Part 1)

Online Education: Train the Principal,
Train the Staff

**Move Over New iPad...E&O
Goes High Tech!**

Something of Value



Landers-Stein & Associates, Inc



Landers-Stein & Associates, Inc. is a Miami-based BGA and has been a longtime member of NAILBA. Robin Landers is a principal and provided input for this article.

About the Agency

The agency was originally founded in 1959 by Bernie Landers and Marty Stein. Just a few years later, Marty passed away and Bernie's wife, Cynthia, came in and helped run the agency. When they retired, Carmen Rodriguez, their brokerage manager, and I, one of their daughters, decided to open the next generation agency. We got the furniture, the phone system, their goodwill and a list of agents and started fresh. Seventeen years later, it seems to have worked out pretty well.

There are seven employees, including two dedicated case managers, a bookkeeper/office manager who is also a Landers "girl," a person handling licensing and supplies, a marketer and the two partners. Did we mention it is an all female staff?

Perspectives: What makes your BGA unique?

First, as an all female organization, we feel like we might have a different perspective on things. That brings us to our service and commitment to the brokerage community. We are happy to have one case a year from a random broker, but we work best with advisors with whom we have a relationship. We know about their families and challenges, and they feel like we actually care about them, not just their app. It makes the work environment better for all of us.

How is it different from others offering the same services?

Most of us offer the same products—we offer the relationship, along with superior service.

What type of customer are you trying to attract?

We are not in the business of throwing something against the wall to see if it sticks. We want the advisor who understands that "taking an app" isn't always the quickest way to getting coverage issued. We want those who know that, often, you have to do your homework first.

Where do you see your agency in 3 years? 5 years? 10 years? 20?

Our ages range from 60 to 24. None of us is looking to retire anytime soon. Our goal is to keep up with industry and technological trends to always keep us relevant in our marketplace.

How does being a NAILBA member benefit you and your business?

NAILBA's best value is the ability to meet with people in the Home Office who can make a difference. Whether it be for underwriting or marketing, it's essential to have relationships with folks who will take your call and then take action. Only NAILBA gives us that forum.

More About Robin Landers

- Last book read: Steve Jobs
- Favorite movie: Wizard of Oz tied with Sound of Music
- Kind of car you drive: Toyota Prius (my second one)



Consuelo Aparcana, case manager, since 1996



Carla Silva, case manager, since 2004



Carmen A. Rodriguez, partner, since 1995

- Favorite vacation spot: anywhere with BBB—beach, book, beverage
- Family—Husband Rick, who I have known since junior high, though it took us 30 years for our first date. Our children—original or inherited—Josh, Elissa, Jillian, Dani and Melissa. And grandson, Isaac.

When I turned 50, I wasn't sure I wanted to continue in this business. I gave a lot of thought about what I would do if I was a billionaire. I wanted to have a foundation where I would give money to those who were less fortunate. And then I realized that that's exactly what I was doing in my business and current philanthropy with Women's Fund. So here I am, loving what I do, and I plan to be here until I'm 100.

How did you become the principal of the agency?

My degree is in advertising. I came into the insurance business kicking and screaming in 1983, getting my license and starting CLU in 1984.

Why did you want to be in this industry?

The truth is I didn't. I needed a job when I was left with an infant and no income. I interviewed with my parents and got the job as a file clerk. A few years later, after I had worked my way up to the brokerage manager's position, a TPA offered me a job at twice the salary. My folks bid me a fond farewell and Carmen took my place.

What inspires you?

I became both a widow and orphan by age 44. I don't have to work at all—I choose to. I do it because I completely understand how important insurance is to a family.

How have you been involved in NAILBA?

The original Landers-Stein was a member of NAILBA. And we have been members for a number of years. I am on the marketing committee and I'm the one you see at Annual Meetings asking, "Have you bought your raffle tickets yet?"

What are you the most optimistic about the future of our industry?

As long as people love someone, they will want to provide insurance benefits. It's as simple as that. We will always be important.

What is the best advice you would offer someone new to this industry?

My best advice is that being in this business isn't for the faint of heart. Change and challenge are constant. The most positive change this industry could make is for every carrier to require every employee to spend a week in the field seeing clients, trying to get contracted and getting an app from ink to issue. It would be revolutionary...



Diane Preuss, office manager, since 1995



Katrina Rodriguez, contracting manager, since 2008



Jennifer Lynch, Marketing Specialist, since 2011