

**TRANSACTIONS OF SOCIETY OF ACTUARIES
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MARKETING

- A. What new trends in marketing insurance are in prospect for the future?
- B. What are the prospects for life insurance to be marketed jointly with fire, casualty, and other lines of insurance?
- C. What new trends or innovations are showing up in the field of agency compensation?
- D. Is there a trend toward payment of premiums on a monthly basis? What new methods have been devised for handling monthly business?

MR. W. H. HUEHL said that there is a definite trend toward multiple line operation in marketing insurance both from the life insurance agent and the casualty agent. Speaking on section C, he said that many companies now are financing new agents on a validation schedule substantially less than the advance. In his company a higher percentage of business is being written on a monthly basis under the bank draft or preauthorized check plan. This business has shown an excellent persistency and is being pushed in spite of some resistance from a few banks.

MR. H. L. FEAY reported that Marsh & McLennan had successfully developed a market for all forms of life insurance, including business life insurance, in connection with the sale of fire and casualty lines to business firms.

MR. ANDREW DELANEY predicted that the monthly debit man will some day sell individual dwelling and personal automobile insurance in addition to complete life and accident and sickness insurance on a traditional life insurance commission scale. In his company 75% of monthly business is on the bank draft plan.

MR. G. D. CHESTER indicated that there was nothing really new in agents' compensation but rather a change in emphasis. He pointed out the increasing popularity of the "career contract" with vesting over a longer period of time. He also felt that the branch manager system was becoming more popular than the old general agency system.

MR. H. M. SARASON felt that joint bank draft collection of life, accident and casualty business was a logical development.