The Relationship Between Sales and Service Performance by Group Insurance Representatives Who Perform Both Functions

Ralph F. Hagemeier

Western Michigan University

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THE RELATIONSHIP BETWEEN SALES AND SERVICE PERFORMANCE BY GROUP INSURANCE REPRESENTATIVES WHO PERFORM BOTH FUNCTIONS

by

Ralph F. Hagemeier

A Dissertation Submitted to the Faculty of The Graduate College in partial fulfillment of the requirements for the Degree of Doctor of Education Department of Educational Leadership

Western Michigan University Kalamazoo, Michigan August 1982
THE RELATIONSHIP BETWEEN SALES AND SERVICE
PERFORMANCE BY GROUP INSURANCE
REPRESENTATIVES WHO PERFORM
BOTH FUNCTIONS

Ralph F. Hagemeier
Western Michigan University

This descriptive study investigated the relationship between production service ratings and service performance ratings earned by the 60 group representatives assigned to its Midwest region by a large insurance company. Specifically, the study attempted to (a) collect data regarding the sales and service performance ratings earned by each member of the study group, (b) determine whether a relationship existed between the sales and service ratings for the total study group, and (c) determine whether a relationship existed between the sales and service ratings for those individuals within the study group to whom certain characteristics could be attributed.

In order to investigate the relationship between sales and service performance ratings, hypotheses were presented which dealt with the total study group of representatives and with the group segregated by certain characteristics. Those characteristics included (a) the population size of the area to which group representatives were assigned, (b) sex, (c) income levels, (d) promotability, and (e) whether or not the group representatives were assigned management responsibilities.

A major conclusion of the study was that there exists a direct relationship between sales and service performance ratings for group
insurance representatives. It was further concluded that this direct relationship exists for group representatives segregated by each of the enumerated characteristics.

Because of the growth in the number and complexity of coverages offered by the group insurance industry, individual insurance companies have considered separating their group field forces into two units by assigning sales-only responsibilities to those who have demonstrated superior sales results and service-only responsibilities to the balance of their representatives. The results of this study indicate that doing so would appear to be ill-advised.
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Western Michigan University

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I thank my parents, Louise and Fritz Hagemeier, for instilling in me an appreciation of the importance of education.

To my son, David, and to my daughters, Ann and Amy, I express love and gratitude for their understanding these past years during which they have willingly sacrificed the time they could have otherwise spent with their father in order to permit him the opportunity to attain a lifelong goal. It is my fervent hope that my attainment of this goal will serve as an inspiration to each of my children to complete their own formal educations.

This dissertation, and the attainment of my doctorate, is the result of a joint effort. My partner in this endeavor was my wife, Carol. I know she understands the depth of my love for her and the sense of gratitude and pride I feel in saying — we did it honey!

Ralph F. Hagemeier

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CHAPTER I
INTRODUCTION

Have the number and complexity of coverages offered by the United States Group Insurance Industry grown to the point where it is advisable to separate field forces into two units—one of which is responsible only for sales while the other is responsible only for providing on-going service to existing customers once coverages or services are purchased? The purpose of this study is to investigate the relationship which is hypothesized to exist between the performance ratings given to group representatives as a result of their sales achievements, and the performance ratings given to those same representatives as a result of the service they have provided to existing accounts.

"Accounts" are defined as single proprietorships, partnerships, corporations, associations, and governmental groups with ten or more full time employees. "Service" refers to the administrative activities which are necessary to ensure a smooth and efficient operation of the employer's group insurance plan.

Statement of the Problem

In 1960, group health insurance premiums earned by U.S. commercial insurance companies equalled $2,895,000,000. By 1980, this figure had increased to $36,801,000,000 (Source Book of Health Insurance Data, 1982). The rapid rise in health insurance premiums is attributable in part to the rise in health care costs. According to Larson (1980), health care costs were 4.5% of the gross national product in 1955,
8.4% in 1975, and may reach as high as 12% by 1990. This rapid rise in costs is attributed by Spencer and Herth (1981) to inflationary pressures, increased utilization of health care services, and increased administration charges by insurance companies.

Insurance companies are generating increased revenues due to reasons other than rising health care related premiums. According to Finkle (1981), employers are increasing their use of such fringe benefits as short and long-term disability, group life insurance, split-dollar life insurance, and deferred compensation plans.

Due to the growth in its premium income, and due to the growing number and complexity of products offered, the problem facing the insurance industry is the need to determine whether their field forces should both sell and service group accounts or whether these two areas of responsibility can best be served by different individuals.

Need and Significance of Study

Regardless of the performance evaluation system used, success in group insurance sales is more quantifiable and therefore, easier to objectively measure than is success in providing satisfactory levels of on-going service to existing group accounts. The natural inclination then, if an insurance company is to divide its field force into these two major areas of accountability, is to assign sales only responsibilities to its leading salespersons, while assigning service only responsibilities to the balance of its field force.

To date, no research has been done to determine whether or not
there exists a relationship between performance levels achieved in selling and in servicing group accounts by group representatives who perform both functions. Should such a relationship exist, the segregation of field forces by these two areas of responsibility, may be counterproductive to the interests of both the insurance industry and to the American public.

Limitations of the Study

Should a direct relationship between sales and service performance of group representatives be found, it may be possible to conclude that those who sell well normally service well, and those who have poor sales results will likely achieve similar results in their attempts to provide service. There may, of course, be exceptions. Some representatives who have established a relationship and rapport with existing customers may be capable of providing excellent on-going service to those accounts. At the same time however, these same representatives may feel ill-at-ease in initiating contact with prospective customers and therefore fail to achieve satisfactory sales results. Conversely, some representative who enjoy the challenge of sales may lack the patience required to provide satisfactory levels of on-going service to existing accounts.

The results of this study will need to be tempered due to the subjectivity of the procedures used to measure the performance of the subjects investigated. Sales performance is relatively easy to evaluate. One needs simply to compare sales made with objectives assigned
(assuming those objectives were appropriately established) in order to measure results achieved. Performance in the service area is, however, less discernible, and ratings assigned to representatives for this area of responsibility are established more subjectively than are sales ratings. Nevertheless, the techniques used to measure the performance of the representatives in the study group are deemed to be sufficiently precise so as to establish the credibility of the results observed.

Organization of the Study

Chapter I presents an introduction to the study, the statement of the problem, the issues related to the problem, the need and significance of the study, and the organization of the study.

Chapter II presents a review of the literature and the rationale for the research hypotheses.

Chapter III presents the methods and procedures used to conduct the study. The discussion includes the population of interest and the sub-population studied, as well as a description of the process which led to the development of the instrument selected for study. Also included in Chapter III is a discussion of the purpose, content and administration of the instrument, as well as a review of the procedures used for the study.

Chapter IV presents the analysis of data and the testing of the research hypotheses.

Chapter V presents the conclusions about the purpose of the study as well as recommendations for future research.
CHAPTER II
REVIEW OF THE SELECTED LITERATURE

The purpose of this chapter is to review the selected literature relative to the sales and servicing of group accounts by group representatives. The review of literature is divided into four sections. The first section discusses the process involved in selling group accounts. The second section reviews the process involved in providing service to group accounts. Section three attempts to discuss the talents required by group representatives to both sell and service group accounts. It is in this section that the first hypothesis regarding the suspected relationship between sales and service performance ratings is presented. Section four reviews the related literature regarding the variables affecting the performance of group representatives, and presents additional hypotheses which were developed as a result of literature regarding these variables.

Selling the Group Account

As the result of a 1971 study based on 19 in-depth interviews in a variety of American and Canadian business organizations, William H. Kaven (1971) observed that there existed virtually no written material covering the subject of major sales despite the plethora of information regarding regular sales. Kaven defined "major sales" (p.8) as "Not something off-the-shelf but a proposition tailored to the particular needs of the prospect." Certainly the magnitude of the effort required to sell group insurance would classify it as a major sale. When one considers such major inputs as geographical distance, polit-
ical and legal complications, product research, estimates and proposals, and back-up and service personnel and systems, the effort, coordination, drive and patience required to both sell and service group insurance are almost limitless. One of the major conclusions of Kaven's study is that once a major sale is consummated, the salesperson should continue involvement with the client by administering the contract he has obtained.

As noted by Gregg (1969), some insurance companies use separate staffs for selling and servicing group accounts while others prefer to let one representative handle both functions. Regardless of the area or areas of responsibility assigned to them, group representatives are normally salaried and employed on a full time basis. Gregg further noted that group insurance prospects are of a special nature compared to prospects for individual insurance. In general, there is a greater element of informed buying. Business executives, committing their firms to substantial and usually continuing budget outlays for employee benefits make the decision to buy group insurance only after careful analysis of their needs, the service offered them, and the cost. Although price is a dominant factor, a carrier's reputation for technical competence and general service is often an important consideration taken into account by the buyer.

According to Ingrasci (1981), buyers fit into one of four social style patterns with their individual degrees of assertiveness varying their social style. "Analytical" people prefer a no-nonsense sales approach and welcome specifics and technical details about the product.
and/or the service they are considering. They also prefer a low-key approach and because their perspectives tend to be long-range, usually take a long time to decide upon the proper course of action. "Drivers" are self-motivated individuals who, unlike analyticals, are concerned with achieving goals quickly. Drivers are interested in products and/or services that provide business benefits; they prefer a direct, businesslike approach. "Expressives" want fast results and look for products and/or services that will help them become noticed in the company. They prefer an informal approach and are apt to purchase state-of-the-art technology. "Amiables" are concerned with the welfare of their employees, and require assurance that the supplier will stand behind the product and/or service being purchased.

Regardless of the considerations or social style patterns of buyers, they must be convinced of the benefits of a group plan. The group representative who is thoroughly trained to deal with top management people and to develop complex packages of fringe benefits for employees of any kind of industry, performs this function. As noted by Gregg (1969), the group sales representative performs numerous duties in marketing group accounts including working with insurance agents in developing prospects. Agents often originate the contact with a business and receive a commission for their participation in the sales and service activities, however, the group representative who is charged with sales responsibilities is usually involved in the negotiations leading to the sale of the program. Commissions paid to the agent, expressed as percentages of policyholder payments
for the group insurance, are considerably less than for individual insurance. The lower commissions paid to the agent are due to the involvement of the group representative in the initial sale of the group insurance, as well as the continual involvement of the representative in providing on-going service to the group policyholder.

Servicing the Group Account

Service according to Brumbaugh and Rawa (1975), is probably more important to group accounts than any other product sold. Sutcliffe (1973) observes that even though the underwriting of group accounts has become a booming business, it is not an unqualified success in the eyes of most employers because of the failure of insurance carriers to keep them apprised of trends that are developing in the field. Holmes (1976) suggests that it behooves the carrier to carefully monitor the service provided to existing group cases to make certain they do not suffer from neglect. It is the job of the group representative to see that an adequate level of service is provided to existing group accounts.

After a group account is sold, providing service to the customer first entails the installation of the plan. Installation is the entire procedure for making the group plan effective, and includes the preparation of employee announcement materials and enrollment forms in simple, understandable language. Enrollment into the plan normally occurs as the result of meetings held with the employees by the group representative during which details regarding the plan are reviewed. The administration of the plan begins as soon as the installation
is completed and the insurance goes into effect. Administration in­
cludes all of the accounting procedures and other administrative activ­
ities performed by the group account and the insurance carrier in
obtaining a smooth and efficient operation of the group plan. In ad­
dition to assisting in the administrative process, the group repre­
sentative makes periodic visits to the group account. The purpose of
these visits is to make certain that the plan is operating effectively.
A frequent result of the service visit is to extend the client's group
plan either by liberalization of the plan or by an extension of the
plan to include new group coverages (Gregg, 1969).

Selling and Servicing the Group Account

As noted earlier, some insurance companies use separate staffs
for selling and servicing group accounts while others prefer to let
one representative handle both functions (Gregg, 1969).

Those carriers that assign both responsibilities to the same rep­
resentative apparently concur with Kaven's (1971) observations that
providing service to an existing account involves "maintenance
selling" (p. 10). Kaven views the service function as one that should
be handled by a salesperson who possesses the talents required to
(a) sell additional or expanded coverages to existing accounts and
(b) to see that what has been sold stays sold.

Talents Required for Initial or Maintenance Selling

According to Fordyce (1980), the consuming public has become
questioning, skeptical, and demanding, and for this reason will insist
on knowing the technical facts of the insurance being purchased. Hawkes (1980) agrees with this assessment and suggests that as a result, managers need to change their salespeople from glib, fast-talking, extroverted types to listeners whose job it is to diagnose a customer's needs and fill those needs.

Ling (1980) suggests that if the salesperson cannot communicate effectively with the client or prospect, sales will be lost. According to Ling, whether dealing with an existing client or involved in an initial meeting with a prospect, every sales interview is comprised of three components. These components are the senders of the message, the message itself, and the receiver. If any one is lacking, there exists no communication. It is, therefore, imperative that the salesperson be cognizant of the receiver and the receiver's needs.

According to Ling, there are four basic reasons for communicating:

1. To make interpersonal contact
2. To inform
3. To persuade
4. To entertain

Informing and persuading are of primary importance to the insurance salesperson. Informative communication in selling directs the attention of the client or prospect to the seller and to the coverages or services being offered, and persuasion secures acceptance of an idea or course of action by evoking favorable responses from the client or prospect.

Ling suggests that in order to communicate effectively, the sales-
person needs to arrange written or verbal information in its proper sequential order so as to insure that it gains attention and interest by the client or prospect at the outset of a discussion. Secondly, Ling suggests that the salesperson should anticipate and prepare for the reactions or questions of the prospect or client before the interview so that the appropriate communication techniques can be employed during the interview. Finally, the salesperson needs to be prepared by being knowledgeable and in a position to elaborate on any insurance product or service being discussed, with clear, concise, and appropriate information.

Anderson (1979) concurs with the observation that knowledge is one of the most significant factors involved in attaining success, and suggests the importance of educating and training the salesperson. Other talents identified by Anderson as being required to be an effective salesperson include enthusiasm and goal setting, the latter of which he indicates takes a great deal of work, time, and planning.

In commenting on the talents required to be a successful salesperson, Clement (1978) suggested that the most important characteristic that a salesperson must possess is maturity. In discussing the importance of maturity, Clement observed that maturity is not a time of life, but a "state of mind" (p. 93). A mature salesperson, according to Clement, has four unique characteristics:

1. Poise — which reflects a salesperson's confidence in the insurance business and the benefits it can give to people.

2. A feeling of adequacy — which comes from the salesperson's
willingness to work and to overcome difficulties that will be encountered.

3. Unselfishness — which is demonstrated by a salesperson's concern about the interests of the prospect or client.

4. An excellent attitude toward work — which can be possessed only if there exists total control over one's own life.

A review of the process involved in selling group accounts and the process involved in servicing group accounts as well as an evaluation of the talents required to do both, leads this researcher to present the following:

**Hypothesis 1** — There exists a direct relationship between performance ratings earned by group representatives as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

**Variables Affecting the Performance of Group Representatives**

Ryans and Weinberg (1979, p. 453) observed that "Surprisingly, only limited empirical research efforts have been devoted to the identification and measurement of factors directly influencing the sales performance of individual salespersons". This researcher has been equally surprised by the absence of empirical research efforts dealing with the identification and measurement of factors directly influencing the performance of individuals charged with the dual responsibility of selling and servicing goods or services. There follows, therefore,
a discussion of the various factors which it is suspected influence the performance of group representatives who both sell and service group insurance. This discussion is limited to those factors for which empirical data has been secured by this researcher.

**The Effect of Territory on Performance**

Bagozzi (1978) observed that the situational environment in which the salesperson was located impacted that individual's behavior and performance. Ryans and Weinberg (1979) perceived that territory characteristics have been historically represented as measures of potential and workload for the salesperson. They further observed that workload, in addition to being difficult to define operationally, fails to have a relationship to sales. For this reason, they suggest that research emphasis be placed on territory potential, concentration of potential and geographical dispersion.

MacKenzie (1981) suggests that as the result of today's economic conditions, it is more efficient to sell in a concentrated geographic area where the time between calls is short. As the result of the review of related literature, the following is hypothesized.

**Hypothesis 2A** — For group representatives located in major metropolitan areas, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

**Hypothesis 2B** — For group representatives who are not located in major metropolitan areas, there exists a direct relationship between performance ratings earned as a result of group sales and performance
ratings earned as a result of service provided to existing group accounts. "Major metropolitan area" is defined by the company whose representatives are being studied, as one having in excess of one million inhabitants. "Non-major metropolitan" area is defined as one having fewer than one million inhabitants. These definitions are used to assist the company in establishing guidelines regarding staffing requirements.

The Effect of One's Sex on Performance

Greenburg and Greenburg (1976) conducted extensive studies on the effect of one’s sex on sales success. It was their conclusion that one's sex has no real effect on that individual's sales performance level. Ronkainen and Rengen (1979) agreed that sex type is not a determinant of sales success. Rather, they suggested that physically attractive salespersons, regardless of their sex, would be perceived to be more successful in sales than would individuals who were physically unattractive. To test their theory, ratings on traits associated with selling effectiveness were measured. The results of Ronkainen’s and Rengen’s studies agreed with their expectations that physically attractive individuals, regardless of their sex, would be perceived as more effective salespersons.

A study by Murrey (1980) investigated the determinants of sex as well as height, weight, body build, age, and length of employment as variables affecting performance. In his study, Murrey analyzed the selection of insurance representatives by seven large insurance firms in the Dallas-Ft. Worth area. As a result of the study of the 256 individuals involved, it was concluded that one's sex was not correlated
with greater success than average, nor was any other variable studied
with the exception of weight.

Do there exist psychosocial differences between men and women
who sell for a living? If differences do exist, are they important
enough to warrant differential treatment of men and women in terms
of selection-criteria, training and supervision? The results of a study
conducted by Nelson and Queller and reported by Zemke (1980) suggest
there may indeed be significant sex-differences in several job-related
areas. Nelson and Queller, who begin their report with a review of
existing research, conclude that most studies to date have been
limited by the small number of women who have been in sales positions
long enough to be clearly successful. The few studies that have been
done have been hampered by this small sample size and are, therefore,
limited in impact and provide, at best, unclear guidance.

The Nelson and Queller study focused on 2,394 men and 356 women
who were applying for sales positions. Each individual had been pre-
screened by a prospective employer for a sales position. Each was then
subjected to a four-hour comprehensive test. Nelson and Queller
examined this test data for significant differences between the re-
sponses of the men and women in the sample.

Zemke reported that the Nelson and Queller study revealed that
while women as a group are more gregarious than men, they are less
able to comfortably adapt to the rejections and frustrations inherent
in the sales functions. Women also were reported to need clear job
definition and the consistent backing of the supervisor. It was fur-
ther concluded that women as a group evidence a need to finish tasks in an orderly manner to a greater extent than do men. According to Zemke, the Nelson and Queller study makes a reasonable case for the need to further explore the differences between men and women who both sell and provide service for a living.

As noted by Zemke (1980), the literature relating to one's sales and service performance is limited due to the small number of women who have, in the past, performed these functions. Nevertheless, recent studies such as those conducted by Murrey (1980) which investigated sex as a variable affecting the performance of insurance representatives, leads this researcher to the following:

Hypothesis 3A — For male group representatives, there exists a direct relationship between performance ratings earned as a result of group sales, and performance ratings earned as a result of service provided to existing group accounts.

Hypothesis 3B — For female group representatives, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

The Effect of Income and Self-Esteem on Performance

As noted by Bagozzi (1978), directors of sales forces are particularly interested in two broad out-comes. First, and perhaps most important from the perspective of the firm, they are interested in the level of sales performance and the factors that affect this performance. Second, reflecting the increasingly humanistic orientation of
modern management, they are concerned about the job satisfaction and welfare of the people composing the salesforce. Often, the two issues are interrelated.

Early theorists tended to view satisfaction as an outcome of performance (Locke, 1980). It was Sutermeister (1971) who suggested that the relationship is a simultaneous one. In a later study, Wanous (1974) investigated the relationship and found that the casual ordering depends on whether one looks at extrinsic satisfaction (e.g. income) or intrinsic satisfaction (e.g. self-esteem). Wanous concluded that there is some support for the hypothesis that satisfaction affects performance, but that it is more significant when measuring extrinsic than intrinsic satisfaction.

A study by Churchill, Ford, and Walker (1976) showed that the salesperson's influence over supervisory standards was found to be related positively to over-all job satisfaction, whereas experienced role ambiguity and conflict were related negatively to over-all job satisfaction.

In still another study examining the direction causality, Sheridan and Slocum (1974) found that the sequence depends on whether or not the person perceives a clear connection between previous efforts and subsequent rewards. Performance was found to affect job performance only when the individual perceived a relationship between previous performance and the presence of desirable facets on the job. According to Bagozzi (1978), because the selling situation provides more direct feedback with respect to the fruits of one's efforts than many occu-
pations, there exists indirect support for hypothesizing that performance will be a determinant of job satisfaction.

Bagozzi also observed that sales persons continually experience demanding pressures. He or she is confronted with pressures from customers to lower prices, expedite shipments, straighten out paperwork, and generally meet their needs, while management urges that sales expand, expenses decline, profits rise, and the company's needs be met. There is no place to hide, for one's record of accomplishments is tied to visible sales figures scrutinized by all. Perhaps more than any other occupation, personal selling is an individual activity where the salesperson's successes and failures rise and fall more on his or her abilities and efforts than on shared teamwork with others. This situation makes the salesperson highly vulnerable. Yet, as in any human activity, some salespeople seem to cope better than others with adversity. These people are typically those who express or feel less tension and role conflict in their jobs and find role ambiguity harmless or perhaps challenging.

Bagozzi examined the impact of two interactional variables on the behavioral outcomes: role conflict and role ambiguity. Role conflict in Bagozzi's study was defined as "The degree of perceived incompatibility, opposition, or incongruity between the expectations and/or demands of two or more role partners" (p. 521). Role ambiguity was defined as "The degree of uncertainty the salesperson experiences with respect to customer, salesmanager, and family expectations; limits to authority; and other dimensions of the job role" (p. 522). A major
conclusion of the study was that role conflict had a lesser impact on how well one is satisfied with attributes of the job such as income and opportunity for advancement than did role ambiguity. These functions suggest that the pressures faced by a group representative to satisfy the wants and needs of prospects and customers compared to the wants and needs of his or her employer, have a lesser impact on performance than do the pressures which result from being required to both sell and service group accounts.

The foregoing suggests that levels of performance and job satisfaction are interrelated. Only causality remains at issue. There exists no general agreement as to whether extrinsic satisfaction such as the satisfaction produced as a result of one's income, has a greater impact on performance than does intrinsic satisfaction (Wanous, 1974).

This researcher is led by the literature to conclude that the direct relationship between sales and service performance ratings which was hypothesized to exist for group representatives, will exist regardless of the income of those representatives. Collapsing the data related to the incomes of the study group so as to permit investigation of the variable of income on performance, results in the presentation of the following:

Hypothesis 4A — For group representatives who earn less than $35,000 annually, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

Hypothesis 4B — For group representatives who earn from $35,000
to $55,000 annually, there exists a direct relationship between ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

**Hypothesis 4C** — For group representatives who earn in excess of $55,000 annually, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

"Self-esteem" is given by Wanous (1974, p. 140) as an example of intrinsic satisfaction. This researcher is led to conclude that whether or not a representative is classified by his or her supervisor as being promotable would affect that individual's self-esteem, and is led to present the following:

**Hypothesis 5A** — For group representatives who are classified as being promotable, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

**Hypothesis 5B** — For group representatives who are classified as not being promotable, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

**The Effect of One's Level of Authority on Performance**

The group representative who has management responsibilities is
often required to personally sell and service group accounts while at the same time supervising the activities of other group representatives. With the vital interest by business and industry in employee benefit plans and the substantial expenditures involved, the manager must be able to work with people effectively, and to do so in the face of rigorous competition. The management level group representative must be able to work with home office employees at all levels, and coordinate their efforts with the sales and service related needs of other group representatives under his or her charge (Kaven, 1971).

The qualifications and talents viewed by Kaven as being required by a management level group representative are as follows (p. 84 and 85):

1. Integrity
2. Sales personality
   a. Makes good impression quickly
   b. Exhibits enthusiasm
   c. Exhibits confidence
   d. Neat appearance
   e. Expresses ideas clearly - good verbal ability - good conversationalist
   f. Has ability to find solutions to the problems of others
   g. Has sufficient ego to ask for the business when it has been earned
3. Intelligence
   a. Ability to deal quickly and intelligently with unexpected
problems
b. Can turn objections into sales opportunities

4. Motivation
a. Is a self-starter who does not require direct supervision
b. Wants income to be determined by efforts made
c. Wants opportunity of running office

5. Stability
a. Not easily discouraged

6. Versatility and empathy
a. Is flexible and can adapt to varying situations
b. Is not a detail person, but recognizes the necessity for completion of details for success in operations.

7. Maturity

Kaven's observations regarding the talents required by management level group representatives coincide with the viewpoints of Hawkes (1980), Ling (1980), Anderson (1979), and Clement (1978) as to the talents required by non-management level group representatives. As a result, this researcher is led to conclude that the relationship between sales and service performance ratings which was hypothesized to exist for group representatives, will exist for both management level and non-management level group representatives. The following is, therefore, presented:

Hypothesis 6A — For non-management level group representatives, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result
of service provided to existing group accounts.

Hypothesis 6B — For management level group representatives, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

Summary

In summary, the preceding review of literature was divided into four sections. Section one dealt with the process involved in selling group insurance and section two dealt with the process involved in providing service to existing group accounts. Section three which dealt with the sales and service of group accounts reviewed the talents required to do both, and led to the presentation of the first hypothesis. There followed in section four a review of the literature regarding the impact of territory, sex, income level, and self-esteem on the performance of group representatives and this review led to the presentation of nine additional hypotheses. A discussion of the impact of one's level of authority on performance resulted in the presentation of the final two hypotheses.
CHAPTER III

DESIGN AND METHODOLOGY

This chapter is a presentation of the research design and methodology used in this study. Contained within is:

1. A discussion of the population of interest to this study.
2. A discussion of the sub-population studied.
3. A description of the process which led to the development of the instruments selected for study.
4. A discussion of the purpose of the instrument.
5. A discussion of the content of the instrument.
6. A discussion of the procedures used in administering the instrument.
7. A discussion of the procedures in this study.
Population of the Study

The population of interest in this study was the 331 full-time salaried group representatives employed by a major multiple-line insurance company. Although the company's name will not be identified in this study, it is one of the nation's largest insurers in terms of revenues, assets, and insurance in force. Like many insurance companies, it divides its home office and field personnel into individual, casualty, and group divisions. Total annual premiums earned as a result of the company's group operations in 1981, exceeded 9.1 billion dollars. Annual new sales generated by the company's group operation exceeded 1.9 billion dollars during the same period.

Group representatives are individuals who sell group insurance as well as pensions and related financial services to employers for the benefit of their employees, and for the benefit of the spouses, and dependent children of those employees. Financial services are defined as those services provided in connection with employer sponsored pension, profit-sharing or thrift plans. In addition to selling new group insurance accounts, group representatives also provide ongoing service to existing group policyholders.

Recruitment and Selection

The employment process utilized by the company begins annually with interviews of graduating seniors from colleges and universities throughout the United States by members of the company's group field force. The interviews are normally scheduled six to eight weeks prior to commencement. Appointments are arranged through the college or university placement office by the company's group representative charged
with recruiting responsibilities, who is located in the group office nearest the campus. Prior to each interview, the representative reviews the student's application and transcript, paying particular attention to academic and extra-curricular achievements indicated. During the unstructured interviews, which generally last from 20 to 30 minutes, the representative observes the student's demeanor, appearance and personality while explaining the job description of a group representative.

Although given no specific written instructions by the company as to qualifications required for employment, the representative is, as a result of association and past experience with other representatives, aware of characteristics that will enhance a candidate's chances of success. These characteristics, in addition to academic and extra-curricular achievement, include a pleasant outgoing personality, attractiveness, alertness, and enthusiasm.

Upon completion of the interviews, the representative makes a determination as to those recruits, if any, who will be given the opportunity to continue the interviewing process. Individuals selected are invited to the company's local group office to meet with additional representatives as well as the Group Manager. During these subsequent interviews, the same unstructured discussions take place, after which a joint decision of all the representatives and manager is made as to whether or not the student will be invited to continue the interviewing process. If the decision is affirmative, the student is next invited to meet with the region's field vice-president for yet another
interview.

Upon completion of interviews with all students referred by local offices, the field vice-president makes a determination as to which of the students (if any) are to be invited to continue the interviewing process through additional meetings in the company's headquarters with various group division home office personnel. Annually, an average of 25 graduating seniors are ultimately successful in the final interviewing process and are hired by the company.

Training

All newly-hired individuals first attend an intensive ten week training program conducted in the company's home office. During this structured classroom environment training session, the trainee is exposed to various home office officials, and is instructed as to the following:

1. the history and structure of the company
2. the history and structure of the company's group division
3. personnel practices of the company
4. group insurance underwriting procedures, techniques and rules
5. group insurance rate calculations methods
6. pension and related financial services product design and costing methods
7. sales prospecting technique
8. policy holder related service procedures
9. group division and company rules, procedures and expectations.

Upon their successful conclusions of this initial training period,
individuals are assigned on a company personnel "need" basis to one of the company's 69 group division offices, located throughout the United States, for an eight month period. During this time, representatives are afforded an opportunity to meet and learn from their new associates as well as to become familiar with office procedures and practices. This time also permits them to become acquainted with the existing customers to whom they will be assigned. After the six month period in their new locations, representatives return to the company's home office for two additional weeks of training before returning to their assigned locations.

Job Description

Upon permanent assignment to a company field office, group representatives are charged with the responsibility of selling group insurance as well as pensions and related financial services to groups such as corporations, single proprietorships, partnerships, unions and governmental units that meet the company's underwriting requirements. In addition, group representatives are charged with the responsibility of providing on-going service to new and existing policy holders. The number of existing policy holders which a representative is charged with servicing is determined by the office manager. In determining the appropriateness of a representative's service list, the manager takes into account the individual's experience and expertise compared to the level of difficulty associated with the size and complexity of various existing accounts.
Performance Objectives

Total annual group insurance and pension related sales objectives are developed by the company's home office group officials. Over-all objectives are first divided regionally, and then apportioned to each office by the regional vice-president. As is the case in assigning individual service lists, the office manager takes into account the level of experience and expertise of the various representatives housed in the office before assigning individual sales objectives. Service-related objectives are not formally assigned by the company's home office, regional vice-president or local office manager to individual group representatives. Each representative is, however, expected to provide satisfactory levels of service to existing customers. Service related performance of representatives is monitored by the number of policyholder lapses experienced, as well as by the number and size of additional sales generated from existing customers during the year. Salaries are based upon responsibility level, and increases are awarded to group representatives annually, depending upon their level of achievement in sales and service during the prior year.

Composition of Group Field Force

The company's field force of group representatives includes 49 women and 282 men, ranges in age from 22 to 64 years, and includes 17 minorities (blacks and women). An individual's position title is a result of one's level of responsibility and promotional record. Of the representatives, 241 are employed in non-management positions and are classified as Employee Benefit Representatives, Account Executives,
and Senior Account Executives. There are 90 management level representatives who are classified as Assistant Managers and Managers. (See Table 1).

Table 1

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Number in Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Benefit Representative</td>
<td>107</td>
</tr>
<tr>
<td>Account Executives</td>
<td>67</td>
</tr>
<tr>
<td>Senior Account Executives</td>
<td>67</td>
</tr>
<tr>
<td>Assistant Managers</td>
<td>21</td>
</tr>
<tr>
<td>Managers</td>
<td>69</td>
</tr>
</tbody>
</table>

The 69 company field offices in which the representatives are housed are divided into six regions, each of which is supervised by an individual with a title of Vice President Field. (See Table 2).

Table 2

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of Offices</th>
<th>Number of Group Representatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>14</td>
<td>56</td>
</tr>
<tr>
<td>Mideast</td>
<td>11</td>
<td>55</td>
</tr>
<tr>
<td>Southeast</td>
<td>13</td>
<td>50</td>
</tr>
<tr>
<td>Midwest</td>
<td>9</td>
<td>60</td>
</tr>
<tr>
<td>Southwest</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>West</td>
<td>8</td>
<td>52</td>
</tr>
</tbody>
</table>
Sub-Population of the Study

The sub-population to be investigated in this study is the 60 Group Insurance Representatives located in the company's Midwest Region. This sub-population has been chosen for this study because the company's senior management deems it to be representative of the company's other five regions which employs a total of 271 group representatives. They have, therefore, made data available only from this region. The Midwest region is representative of all other regions for the following reasons:

1. Group Insurance Representatives, regardless of location:
   (a) have experienced identical hiring procedures, (b) have experienced identical home-office training sessions, (c) attend the same annual company training and motivational conference, (d) are given, upon assignment to any office in the country, group policyholders to serve which are similar in size to policyholders assigned to other Group Insurance Representatives with similar experience and position titles, (e) have identical products to sell, and (f) are evaluated annually using identical evaluation procedures.

2. The Midwest region's 60 representatives comprise 18% of the company's total field force of 331 representatives.

3. The percentage of Midwest region representatives by sex, position title and promotability status is similar to the composition of the company's nationwide field force. (See Table 3).
Table 3
Comparison of Midwest Region with All Regions Combined

<table>
<thead>
<tr>
<th>SEX</th>
<th>Company</th>
<th></th>
<th>Percentage</th>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Males</td>
<td>282</td>
<td></td>
<td>85.2</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td>Females</td>
<td>49</td>
<td></td>
<td>14.8</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>331</td>
<td></td>
<td>100.</td>
<td></td>
<td>60</td>
</tr>
</tbody>
</table>

| POSITION TITLE | Company   |   | Percentage |   | Percentage |
|               | Number    |   |            |   |            |
| Employee Benefit |           |   |            |   |            |
| Representative | 107       |   | 32.3       |   | 21         | 35.0       |
| Account       |           |   |            |   |            |
| Executive     | 67        |   | 20.2       |   | 6          | 10.0       |
| Senior Account |           |   |            |   |            |
| Executive     | 67        |   | 20.2       |   | 18         | 30.0       |
| Assistant     |           |   |            |   |            |
| Manager       | 21        |   | 6.3        |   | 6          | 10.0       |
| Manager       | 69        |   | 20.9       |   | 9          | 15.0       |
| Total         | 331       |   | 100.       |   | 60         | 100.       |

| PROMOTABILITY | Company   |   | Percentage |   | Percentage |
|              | Number    |   |            |   |            |
| Promotable   | 120       |   | 36.2       |   | 23         | 38.3       |
| Non-Promotable | 211      |   | 63.8       |   | 37         | 61.7       |
| Total        | 331       |   | 100.       |   | 60         | 100.       |
The Midwest Region is comprised of 60 Group Representatives housed in nine offices located in five states. These Representatives service in excess of $1.8 billion of the $9.1 billion of annualized group insurance premiums serviced by all regions combined. In addition, representatives in the Midwest Region service 4,729 of the 34,217 group policy holders underwritten by the company. (See Table 4).

Table 4
Total 1981 Annualized Premium and Group Policyholders. Serviced by Group Representatives Housed in Offices Located in Midwest Region.

<table>
<thead>
<tr>
<th>Office Location</th>
<th>Number of Group Representatives</th>
<th>Annualized Premium</th>
<th>Number of Group Policy Holders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chicago, Illinois</td>
<td>17</td>
<td>629,004,000.</td>
<td>1,037</td>
</tr>
<tr>
<td>Detroit, Michigan</td>
<td>11</td>
<td>447,306,000.</td>
<td>926</td>
</tr>
<tr>
<td>Fort Wayne, Indiana</td>
<td>4</td>
<td>56,670,000.</td>
<td>346</td>
</tr>
<tr>
<td>Grand Rapids, Michigan</td>
<td>6</td>
<td>243,984,000.</td>
<td>603</td>
</tr>
<tr>
<td>Indianapolis, Indiana</td>
<td>5</td>
<td>57,261,000.</td>
<td>404</td>
</tr>
<tr>
<td>Milwaukee, Wisconsin</td>
<td>6</td>
<td>196,239,000.</td>
<td>443</td>
</tr>
<tr>
<td>Minneapolis, Minnesota</td>
<td>6</td>
<td>128,525,000.</td>
<td>395</td>
</tr>
<tr>
<td>Peoria, Illinois</td>
<td>3</td>
<td>34,832,000.</td>
<td>280</td>
</tr>
<tr>
<td>Rockford, Illinois</td>
<td>2</td>
<td>34,197,000.</td>
<td>295</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>1,828,018,000.</td>
<td>4,729</td>
</tr>
</tbody>
</table>
Instrument Development

The data from which this study will be drawn consist of the evaluation instruments completed for the 1981 calendar year for the 60 full-time group representatives located in one of the company's six geographic regions.

Early in 1974, the company's group Vice-President, aided by a team of human resource specialists, prepared a list of information needed on an annual basis in order to evaluate the performance of Group Representatives. Guided by this information, the company's personnel department designed and developed the Group Representative Performance Evaluation Instrument. After review by the group Vice-President, the instrument was submitted to the company's field vice-presidents with instructions that they were to suggest changes in the instrument that they felt would increase its effectiveness in measuring the performance of group representatives. After comments regarding recommended changes were received from each of the field vice-presidents, the instrument was returned by the group Vice-President to the personnel department for content and design changes. Final approval for the adoption of the instrument was given by the group Vice-President in 1975. Although the evaluation instrument has been reviewed annually by both the group Vice-President and the personnel department, only minor changes in format and no changes in content have been made since the instrument was adopted.

The data from which this study will be drawn consist of the evaluation instruments completed for the 1981 calendar year for the full-
time, salaried Group Insurance Representatives located in the company's Midwest Region (see Appendix A). The instrument is completed annually for each of the company's 331 group representatives.

Instrument Purpose

The performance evaluation instrument (see Appendix A) is used to measure the results of the efforts of Group Representatives during the performance period. Ratings achieved affect the merit salary increases normally awarded to group representatives annually. According to Weitzel (1981), management by objective programs should be results-oriented appraisal systems for evaluating employee performance. The instrument reflects the Management by Objectives style of management which the company adopted in the mid-1970's.

In regards to "Production", which can be defined as group sales made, the company's evaluation instrument is results-oriented in that it measures individual results achieved, during the appraisal period, as a percentage of objectives established prior to the appraisal period. "Service" can be defined as the level and quality of service provided to existing group customers. The instrument is also results-oriented in measuring "Service" in that it requires the supervisor to cite specific examples which demonstrate the strengths and weaknesses evidenced by the individual during the performance period. The instrument measures production and service levels demonstrated from January 1 to December 31 and is completed within 30 days after the completion of each year.
Instrument Content

Page one of the Group Representative performance evaluation instrument (see Appendix A) captures the amount of premium credited to representatives during the appraisal period. Premium credit is generated as a result of the sales of group insurance as well as pension and related financial services to new and existing accounts. Premium is defined as income to the insurance company which is generated as a result of the insurance coverages and services it provides to its customers.

In order to enhance the evaluation of premium credited to an individual representative, the instrument reflects the median premium credited to other individuals who had identical job titles and therefore, similar objectives during the performance period.

Premium credited is separated by whether it was generated by sales of Life Insurance, Health Insurance, or Pension and related Financial Services, and is further separated into classifications as follows:

1. AA - premium generated as a result of sales made to organizations that had no prior coverages underwritten by the company.

2. A - premium generated as a result of new coverages sold to existing customers.

3. B - premium generated as a result of increases in coverages sold to existing customers.

4. C - premium generated as a result of extensions of coverages to a group or groups of employees not formerly covered by existing customer.
The number of new customers secured for the company as a result of the Group Representative's sales efforts during the year is also captured.

During any performance period, economic conditions in a particular area might be such that few organizations are purchasing new or extended group insurance benefits for their employees. For this reason, in addition to capturing individual premiums and customer credit, the company reflects, on the instrument, the premium and customer credit generated by all other group representatives in the office. If, for example, an individual was credited with 100% of both premium and customer credit objectives, it might be concluded that a satisfactory level of performance had been achieved. If, however, the combined efforts of all group representatives in that office produced premium and customer credits in excess of 200% of objectives, the performance of that group representative might be viewed as less than satisfactory.

An over-all Production rating is assigned by, and is a result of, the manager's evaluation of the group representative's production results (see Figure 1). This rating is compared against the over-all production rating given by the Vice-President-Field to the office to which the representative is assigned.

Page two of the instrument (see Appendix A) calls for service related results to be captured. To this end, each individual's supervisor is required to cite specific examples which reflect the strengths and weaknesses demonstrated by the individual during the performance period as to technical knowledge, administration, through—
ness and accuracy, work methods, independent action, and cooperative
efforts. As is the case with production ratings, individual service
ratings are measured against the service rating given by the Vice-
President-Field to the office to which individuals are assigned.

In arriving at individual Composite ratings, and because the com-
pany emphasizes the importance of sales to it's field force, a 60% weighting is assigned to production ratings while a weighting of 40% is assigned to service ratings (see Appendix A, page 3).

Page 4 of the measurement instrument (see Appendix A) which calls for the evaluator to reflect development objectives for the representa­tive, does not affect the performance ratings of the individual being appraised.

<table>
<thead>
<tr>
<th>Rating Level</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 - 9</td>
<td>Significantly Exceeding Requirements</td>
</tr>
<tr>
<td>6 - 7</td>
<td>Exceeding Requirements</td>
</tr>
<tr>
<td>4 - 5</td>
<td>Meeting Requirements</td>
</tr>
<tr>
<td>2 - 3</td>
<td>Meeting Minimum Requirements</td>
</tr>
<tr>
<td>1</td>
<td>Failing to Meet Minimum Requirements</td>
</tr>
<tr>
<td>NA</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

Figure 1
Group Representative Performance Evaluation Rating System

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Instrument Administration

Uniform instructions as to method and procedures that are to be used in completing group representative performance evaluation instruments are provided in the company's Group Field Organization Administration Manual. This manual is furnished to each of the company's 69 field offices and is available for review to all employees. In addition to instructions regarding the completion of evaluation instruments, the manual contains information as to the administration of the company's personnel policies and practices.

Upon completion of the calendar year performance period, each Group Representative is instructed to measure his/her own efforts by completing the evaluation instrument. Independently, the representative's supervisor also completes the instrument. During the evaluation meeting which follows, comments and ratings made by both the representative and the manager are discussed. In the case of office managers, evaluation meetings transpire with the Regional Vice-Presidents. At the end of the evaluation meetings, each representative is required to sign the completed evaluation instrument indicating awareness of the contents. The final instrument is submitted to the home office Group Vice-President. The completed instrument is the basis from which the Group Vice-President makes a determination as to the merit salary increase, if any, which will be awarded to the representative.

Design and Procedure

This study was designed to answer research questions concerning
the relationship which was hypothesized to exist between the performance ratings assigned to group representatives as a result of their group sales accomplishments and the performance ratings assigned to those same representatives as a result of their accomplishments in providing on-going service to existing group customers. In order to test the hypothesis, this researcher has relied upon performance evaluation instruments that were completed by the supervisor of all group representatives in one of the six geographic regions of a major insurance company. This data was used because it was made available to the researcher and because the region from which it was drawn is representative of each of the company's other five regions.

A hypothesis regarding the sales and service ratings of the total group of representatives was developed as were hypotheses regarding the sales and service ratings of representatives segregated by the variables (a) location, (b) sex, (c) income, (d) promotability, and (e) responsibility level. In order to investigate each of the hypotheses developed, and utilizing the data extracted from the evaluation instrument discussed previously, a comparison of ratings measuring "Production" and "Service" was calculated. In order to determine whether or not a relationship existed between production ratings and service ratings, a scattergram plotting the two ratings was first produced (see Appendix B, figures two through 13). The Pearson product-moment correlation was then calculated at the .05 level, for each group about which an hypothesis had been developed.

Comments relating to the analysis of data are included in Chapter IV (Results) following the discussion of each hypothesis.
Summary

This chapter presented a description of the population of interest and sub-population studied, as well as a discussion of the instrument used to collect data. The next chapter will address the results of the data interpretation procedures.
CHAPTER IV
RESULTS

In this chapter the findings of the study are presented. It should be remembered that the problem investigated by the study was whether or not the present dual responsibilities of both selling and servicing group insurance, required by most insurance companies of their group representatives, should be continued in light of the number and complexities of coverages offered. The first section of this chapter will report general information regarding the data collected, and the second section will report the results of the 12 previously offered hypotheses.

Review of Information Regarding Data

The data collected provide information regarding the characteristics of interest for the sixty group representatives located in one of the six geographic regions of a major insurance company. The data which will be presented were extracted from the performance evaluation instrument which was completed for each subject following the completion of the 1981 calendar year appraisal period. The following information regarding each subject will be provided:

1. Production rating assigned to individual as a result of his/her sales performance in 1981.
2. Service rating assigned to individual as a result of his/her service performance in 1981.
3. Location of individual as to major versus non-major metro-
politan area. Major metropolitan area is defined by the company as an area with a population in excess of one million. Non-major metropolitan area is defined as an area having a population of less than one million. These definitions are used by the company to assist in its establishment of staffing requirements.

4. Sex of individual.

5. Income of individual. Income information was collapsed into the following three categories: (a) less than $35,000 annually, (b) at least $35,000, but less than $55,000 annually, or (c) more than $55,000 annually. These categories were used to insure an adequate number of individuals in each so as to permit statistical inquiry.

6. Promotability of individual. Promotability, which is determined by each subject's supervisor, is defined as the individual's potential for assuming increased job responsibilities. Because subjects are aware of whether or not they classified as being promotable, promotability is being utilized to measure the variable of self-esteem.

7. Level of job responsibility. Job responsibility related data are separated into two categories reflecting whether or not, in addition to sales and service duties, the subject also is assigned managerial responsibilities.
Test of Hypotheses

The following hypotheses offer an analysis of variables which are of interest to this researcher when comparing the ratings earned by individuals for selling group accounts and ratings earned by those same individuals for servicing group accounts. The hypotheses have resulted from the review of the literature, as well as the beliefs formed by this researcher who has worked as both a non-management and management level group representative during the past 22 years. Rationale for the stated hypotheses was offered in the review of literature.

For the sake of clarity, each of the 12 hypotheses will be presented and then a review of the results of testing will follow.

Hypothesis 1 — There exists a direct relationship between ratings earned by group representatives as a result of their group sales and ratings earned by those same representatives as a result of the service they have provided to existing group accounts.

A review of the scatter of the points in the scattergram, (see Appendix B, Figure 2), suggests a positive and linear relationship between production and service ratings.

The Pearson product-moment correlation coefficient for these data is .60 (see Table 5). Therefore, using an alpha of .05 it is possible to reject the null hypothesis that the (Pearson product-moment correlation coefficient) parameter rho is equal to zero, against the alternate hypothesis that it is greater than zero.

The scattergram suggests, and the correlation coefficient confirms
the presence of a direct relationship between production ratings and service ratings. Therefore, these data support the hypothesis that a direct relationship exists between production and service ratings for the total group of 60 representatives.

Table 5
Relationship of Production Ratings to Service Ratings for Group Representatives

<table>
<thead>
<tr>
<th>Group</th>
<th>Sample Size</th>
<th>r</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Group</td>
<td>60</td>
<td>0.5967</td>
<td>0.000</td>
</tr>
<tr>
<td>Major Metropolitan Areas</td>
<td>28</td>
<td>0.4988</td>
<td>0.004</td>
</tr>
<tr>
<td>Non-Major Metropolitan Areas</td>
<td>32</td>
<td>0.7182</td>
<td>0.000</td>
</tr>
<tr>
<td>Males</td>
<td>50</td>
<td>0.5577</td>
<td>0.000</td>
</tr>
<tr>
<td>Females</td>
<td>10</td>
<td>0.7618</td>
<td>0.005</td>
</tr>
<tr>
<td>Less Than $35,000</td>
<td>22</td>
<td>0.5375</td>
<td>0.005</td>
</tr>
<tr>
<td>$35,000 to $55,000</td>
<td>14</td>
<td>0.7901</td>
<td>0.000</td>
</tr>
<tr>
<td>More than $55,000</td>
<td>24</td>
<td>0.5227</td>
<td>0.005</td>
</tr>
<tr>
<td>Promotable</td>
<td>24</td>
<td>0.6196</td>
<td>0.000</td>
</tr>
<tr>
<td>Non-Promotable</td>
<td>36</td>
<td>0.5381</td>
<td>0.000</td>
</tr>
<tr>
<td>Management Level</td>
<td>16</td>
<td>0.6002</td>
<td>0.007</td>
</tr>
<tr>
<td>Non-Management Level</td>
<td>44</td>
<td>0.6210</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Alpha .05
Hypothesis 2A — For group representatives located in major metropolitan areas, there exists a direct relationship between achievement ratings assigned as a result of group sales and achievement ratings assigned as a result of service provided to existing group accounts.

A review of the scatter of the points in the scattergram (see Appendix B, Figure 3), once again presents a lower-left-to-right pattern, suggesting a positive relationship between the variables of interest.

The Pearson product-moment correlation calculation produced a result of .50 (see Table 5). Using an alpha level of .05, it is possible to reject the null hypothesis that the parameter rho is equal to zero against the alternate hypothesis that the parameter rho is greater than zero.

A direct relationship between production ratings and service ratings for this group of 28 representatives is, therefore, suggested by the scattergram and confirmed by the correlation coefficient. The hypothesis that a direct relationship exists between production and service ratings for group representatives located in major metropolitan areas is, therefore, supported.

Hypothesis 2B — For group representatives who are not located in major metropolitan areas, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

The Pearson product-moment correlation coefficient calculation
for the group of 28 representatives produces a result of .72 (see Table 5). The .72 correlation is one which is characterized by Hinkle, Wiersma and Jurs (1979) as being a high positive correlation. Using an alpha level of .05, the hypothesized direct relationship between production and service performance ratings for group representatives who are not located in major metropolitan areas is supported.

**Hypothesis 3A** — For male group representatives, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

A correlation of .56 is produced by the Pearson product-moment calculation for this group of 50 representatives. This correlation is significant at the .05 alpha level and the hypothesized relationship between production and service ratings for male group representatives is, therefore, supported.

**Hypothesis 3B** — For female group representatives, there exists a direct relationship between performance ratings earned as a result of group sales, and performance ratings earned as a result of service provided to existing group accounts.

Although only ten points are illustrated, a clear indication of a positive linear relationship can be discerned by examining the scattergram produced by this group of 10 female group representatives (see Appendix B, Figure 6).

Calculation of the Pearson product-moment correlation produces a coefficient of .76 (see Table 5) which, at the .05 alpha level per-
mits the rejection of the null hypothesis that the Pearson product-moment parameter rho is equal to zero, against the alternate hypothesis that it is greater than zero.

**Hypothesis 4A** — For group representatives who earn less than $35,000 annually, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

The .54 correlation coefficient (see Table 5) produced by this group of 22 individuals is significant at the .05 alpha level, and the alternate hypothesis is, therefore, supported.

**Hypothesis 4B** — For group representatives who earn from $35,000 to $55,000 annually, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

The calculation of a .79 correlation (see Table 5) produced by utilizing the Pearson product-moment method confirms the presence of a positive relationship between production and performance. The alternate hypothesis is, therefore, supported at the .05 level for this group of 14 representatives.

**Hypothesis 4C** — For group representatives who earn in excess of $55,000 annually, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.
The scattergram (see Appendix B, Figure 9) visually depicts the presence of a positive linear relationship between production and service ratings for those group representatives earning in excess of $55,000 annually. The calculation of the Pearson product-moment correlation produces a result of .52. Therefore, at the .05 alpha level, the hypothesized direct relationship between production and service ratings for this group of 24 individuals is supported.

**Hypothesis 5A** — For group representatives who are classified as being promotable, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

Calculation of the Pearson product-moment correlation produces a coefficient of .62, indicative of a moderate positive relationship between production and service ratings for the 24 group representatives who are classified as being promotable. Because the coefficient is significant at the .05 alpha level, the hypothesis is supported.

**Hypothesis 5B** — For group representatives who are classified as not being promotable, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

The Pearson product-moment correlation coefficient for these data is .54 (see Table 5). At the .05 alpha level, the null hypothesis that the parameter rho is equal to zero is rejected, and the alternative
hypothesis that the parameter rho is greater than zero is retained.

Hypothesis 6A — For management level group representatives, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing accounts.

The Pearson product-moment correlation coefficient for these data is .60 (see Table 5). Therefore, it is once again possible to reject the null hypothesis at the .05 alpha level, against the alternative hypothesis that the parameter rho is greater than zero.

The scattergram produced from the data captured for this group of 16 management level group representatives produces an ellipse that appears higher and more to the right than that which was observable in other scattergrams produced for this study (see Appendix B, Figure 12). The position of the ellipse indicates higher over-all performance ratings for both production and service ratings than those observed for other groups. The points which fall outside of the ellipse do so not because of low service ratings, but because of the very high production ratings earned.

Hypothesis 6B — For non-management level group representatives, there exists a direct relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing group accounts.

The Pearson product-moment correlation coefficient for this final group of 44 non-management level representatives is .62 (see Table 5). Using an alpha level of .05, it is therefore possible to reject the
null hypothesis that the (Pearson product-moment correlation coefficient) parameter rho is zero, against the alternative hypothesis that it is greater than zero.

Summary

Results have been offered which support the purpose of the study. The first section of this chapter described the need to investigate the problem of whether or not group representatives should both sell and service group insurance. This section also described the data regarding characteristics of group representatives that were secured for, and investigated in this study. Characteristics of interest were production ratings, performance ratings, population of area where located, sex, income, promotability, and job level.

The second section of this chapter presented the results of the testing of the 12 hypotheses. All 12 hypotheses were accepted.

Chapter five offers a discussion concerning the conclusions that can be drawn from the data analysis presented in this chapter. In addition, recommendations are made for future research and use of this study.
CHAPTER V
CONCLUSIONS AND RECOMMENDATIONS

As discussed previously, this study has been conducted for the purpose of determining whether or not there exists, for group representatives, a relationship between performance ratings earned as a result of group sales and performance ratings earned as a result of service provided to existing accounts. An additional purpose of this study has been to determine whether or not a relationship between sales and service performance ratings exists for group representatives classified according to certain characteristics. This chapter discusses conclusions relative to each of these items. The conclusions regarding the relationship between sales and service ratings for the total group of group representatives investigated are presented in the first section of this chapter. Conclusions regarding the relationship for group representatives classified by the various characteristics of interest follow. Section two of this chapter offers recommendations for future research. This chapter concludes with a summary of this researcher's opinions and thoughts regarding this study.

Sales and Service Performance Ratings

Chapter IV (the results) presented the data collected from the study population of all group representatives located in one of the six geographic regions of a major insurance company. The data were reported by the supervisors of the group representatives investigated. They were then key-punched and processed with the aid of a computer. It is believed by this researcher that these data present a reliable com-
posite of all group representatives employed by the insurance company involved. Details regarding the process involved in selling group accounts and the process involved in providing service to existing group accounts were reviewed earlier. Conclusions which have been reached as a result of the investigation of the data are given in the major categories presented below:

Total Group

A number of observations can be drawn as a result of the hypothesized direct relationship between sales and service performance ratings for group representatives being supported. Representatives who consistently demonstrate either poor or outstanding sales results can normally be expected to produce similar levels of results in providing service to existing group accounts. There exists, of course, the possibility that expectations and resulting objectives in either the sales or service area are not realistic. For example, if an individual representative is assigned the responsibility of providing on-going service to accounts that are both large and demanding, that individual will have less available time to pursue new sales than the representative who has a less demanding service list with which to cope. If both representatives are given the same sales objectives, the one with the more difficult account service list will probably achieve the lower sales performance ratings.

The direct relationship which exists between sales and service performance ratings may have been influenced by the fact that service results are more subjectively measured than are sales results. There
exists the possibility that when an individual receives either an unusually high sales rating such as an 8 or 9, or an unusually low sales rating such as a 2 or 3, his or her supervisor will be inclined to lower or conversely raise the service rating which might otherwise have been awarded in order to "even out" the two ratings. Nevertheless, the hypothesized direct relationship between sales and service ratings which was supported by this study leads this researcher to suspect that similar skills are required to both sell and service group insurance.

Because group sales made are easier to quantify than are group services rendered, the natural inclination of the insurance company that is contemplating separating its field force into sales versus service divisions might be to assign sales-only responsibilities to those with high sales ratings, and service-only responsibilities to the balance of its field force. The results of this study indicate that such action might not be in the best interests of the company, or the public it serves.

 Territory

There existed a higher relationship between production and service ratings for group representatives not assigned to major metropolitan areas than existed for group representatives situated in major metropolitan centers. This researcher is of the opinion that this higher relationship is due to the different type and size of group prospects and group accounts located in these areas as opposed to differences in the talents of the group representatives involved.
Very large employers are often located in major metropolitan areas. For such large group accounts, the insurance company usually assigns group representatives who have demonstrated superior servicing talents to provide ongoing service. As a result, such representatives have less time available to them to conduct major sales efforts. In addition to personal experience in reaching the foregoing conclusion, this researcher points to the fact that in major metropolitan areas in 1981, seven of the 28 group representatives investigated failed to receive production ratings of at least "meeting objectives", while during the same period, 31 of the 32 representatives located in areas with a population of less than one million, achieved or exceeded the same rating.

It is, therefore, recommended that the insurance company make every effort to take into account the size and complexity of the group accounts each of its representatives service, before setting individual sales objectives.

Sex

The conclusions which might otherwise have been made by this researcher after observing the higher relationship of production and service ratings for females than that observed for males (correlation coefficient of .76 for females and .56 for males) are tempered by the knowledge that the company's female representatives have, with one exception, been employed as group representatives for less than 10 years. As was noted earlier, an individual's service rating is more subjectively established than is one's sales rating. If, therefore, a young representative establishes either high or low sales ratings,
the likelihood exists that in the absence of evidence to the contrary, the supervisor will assume a similar level of service performance is being rendered and will, as a result, award similar service ratings.

Either superior or poor service performance is sometimes discernable only over a relatively long period of time. It is therefore, the recommendation of this researcher that the company monitor the performance of both male and female representatives, but wait for at least five years before attempting to discern whether or not substantial differences exists.

Income

The fact that the highest relationship between sales and service ratings is found for the group of representatives earning from $35,000 to $55,000 is not surprising. Representatives in this earnings category are experienced individuals without management level responsibilities. Their incomes reflect the fact that they have, in the past, both sold and serviced group accounts well. An examination of Figure 8 (see Appendix B) reveals that none of this group of 14 had a service rating of less than five, and only two representatives had a production rating of less than five.

Those earning less are largely group representatives with less than 10 years of experience. While modest sales objectives are normally established for these representatives, they are expected to provide acceptable levels of service to their existing group accounts. The highest paid group includes, in addition to senior account executives who service large risks, assistant managers and managers. Manage-
ment level group representatives are expected by the company to devote from 50% to 85% of their time and effort (depending upon the size of the office staff) managing. Management level representatives spend a great deal of their time assisting group representatives who report to them in the servicing of major group accounts. For this reason, the higher performance ratings that are earned by this group for servicing as opposed to the ratings earned for production, is to be expected (see Appendix B, Table 9).

The study group has more individuals whose annual earnings are in excess of $55,000 than it does earning either from $35,000 to $55,000 or who are earning less than $35,000. This observation prompts this researcher to conclude that while the extrinsic values of the majority of its representatives may being met, the company should take special care to see that the intrinsic needs of its group field force are being met.

Promotability

One would expect that those individuals who are classified as promotable would both sell and service well. The higher relationship between sales and service ratings for this group than existed for the group that was classified as not being promotable is, therefore, not surprising. It is, however, interesting to note that six of the 24 individuals who were classified as being promotable, had production ratings of "four" or less, while none of those individuals had a rating of less than "five" for their service ratings. This is, perhaps an indication that once an individual is classified as promotable, that
classification does not necessarily change simply because of a year of less than outstanding results.

If a supervisor indicates on a representative's performance evaluation form that the individual is "promotable", the company requires that no justification for this rating be provided other than information regarding any unusual circumstances which exist as to geographic location. When an individual is classified as not being promotable, no additional information of any kind is asked for. Because representatives are aware of how they have been classified, this practice seems to this researcher, to be particularly ill-advised.

Seven of the 36 representatives who were classified as not being promotable, received performance ratings of "seven" or higher for both their sales and service efforts. Although extenuating circumstances regarding the promotability of individuals with high sales and service ratings may exist, concern regarding the impact of classification on morale should prompt the company to seek full disclosure. In light of the earlier discussed impact of self-esteem on the performance of salespersons, it is recommended that regardless of the promotability classification given, the supervisor should be required to provide a written indication of the factors that resulted in the classification designated.

Job Description

Although the performance results of non-management level group representatives followed the same general pattern as the over-all group, it is interesting to note that five of the 16 management level
group representatives had production ratings of less than "five", while none of the managers or assistant managers received service ratings of less than "five". This observation suggests that field vice-presidents may be losing sight of the fact that they direct management level representatives to spend 50% to 85% of their time managing as opposed to selling.

It is therefore, recommended that the company's home office group vice-president meet with the field vice-presidents to review the appropriateness of both the objectives assigned to and the evaluation methods used for assistant managers and managers.

Conclusions

Prior to initiating the study, this researcher had the strong suspicion that there existed a direct relationship between the talents required to sell group insurance and the talents required to service it. For this reason the hypotheses regarding the relationship between production and service performance ratings were presented and investigated. The results of the study were, therefore, not surprising.

In summary, conclusions have been stated regarding each of the hypotheses considered in this study. The conclusions were based on the data analysis and on the results of the statistical tests of significance. The review of literature as well as the data investigated supported each of the hypotheses. This researcher demonstrated the likelihood that a sufficient number of group representatives sell and service group accounts with similar degrees of effectiveness so
as to result in a direct relationship between ratings measuring these two areas of performance. Assigning sales-only responsibilities to those who have demonstrated superior sales results and service-only responsibilities to the balance of the company's field force was, therefore, deemed ill-advised.

This researcher devoted considerable time in this study indicating why the study group was representative of the population of interest. Because of that representativeness, it is suggested that the results and recommendations reached can be extended to the entire field force of the insurance company which furnished the data investigated. Moreover, because the company referred to is one of the largest insurance companies in the world, this researcher believes the results of this study can be extended to the group field force of any insurance company in the country.

It is recognized by this researcher that this study has limitations which must be addressed. It is for this reason that future research is recommended.

Recommendations for Future Research

It is hoped that this descriptive study will result in additional analysis and research concerning the relationship between performance ratings for the sales and servicing of group accounts.

If additional research is done, it is recommended that data be secured to permit the investigation of the sales and service performance relationship over time. In this study, it was possible to analyze
performance ratings earned by group representatives during only one calendar year appraisal period. For this reason, it was impossible to reach definitive conclusions regarding the results of some of the variables investigated. For example, why were certain representatives classified by their supervisions as being promotable despite having low sales performance ratings while others who excelled in both sales and service were deemed not promotable? Could it be that once classified as "promotable" an individual is likely to remain so despite subsequent performance? Only the investigation of pertinent data covering a number of appraisal periods might provide an answer.

It is also recommended that future study should be devoted to the sales and service performance relationship which exists for female group representatives. Although the data provided in this report regarding that relationship was of interest, only speculation regarding its interpretation could be offered due to the limited number of females studied and because of their inexperience in the group field compared to males.

Age, length of employment, and differences in achieved educational level are examples of but a few of the many characteristics that might affect the sales and service performance relationship. It is hoped that these, and other characteristics that may affect the relationship between group sales and group service will, in the future, be investigated.

Finally, it is suggested that because of the lack of past research into the sales and service performance relationship, studies into other
areas of endeavor in which the seller serves the buyer on a continuing basis should be undertaken.

Summary

This researcher has attempted to study a group of full-time, salaried group representatives. The study group is representative of all of the group representatives employed by one of the world's largest employers. Every effort has been made to protect the confidentiality of those investigated.

It is believed that this research can and will serve as a catalyst to initiate additional research into the relationship between sales and service not only in the insurance industry, but in other industries in which the seller serves the buyer on a continuing basis.
APPENDICES
APPENDIX A

Group Representative Performance Evaluation Instrument
**GROUP REPRESENTATIVE PERFORMANCE EVALUATION FORM**

**PRODUCTION**

<table>
<thead>
<tr>
<th>INDIVIDUAL</th>
<th>OFFICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credited</td>
<td>Objective (%)</td>
</tr>
<tr>
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<tr>
<td>Life</td>
<td>Health</td>
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<tr>
<td>PREMIUM BY COVERAGE*</td>
<td></td>
</tr>
<tr>
<td>AA</td>
<td>A</td>
</tr>
<tr>
<td>PREMIUM BY CLASS*</td>
<td></td>
</tr>
<tr>
<td>CUSTOMER CREDIT</td>
<td></td>
</tr>
</tbody>
</table>

*Amounts shown to the nearest $1000

Page 1
GROUP REPRESENTATIVE PERFORMANCE EVALUATION FORM

Name ________________________________

SERVICE

Performance rating should be based on an evaluation of the special strengths or weaknesses demonstrated by this individual's overall performance, paying particular attention to technical knowledge, thoroughness and accuracy, work methods, independent action, administration and cooperative efforts demonstrated during the past year.

OFFICE

□ Service Evaluation    □

INDIVIDUAL

GENERAL

REMARKS

Please cite specific examples which demonstrate this individual's strengths and weaknesses.
GROUP REPRESENTATIVE PERFORMANCE EVALUATION FORM

HEALTH
Does this individual’s health present any problems? ______ If yes, please elaborate. How many days were lost on account of health in last 12 months? ______

PROMOTABILITY
Is this individual now qualified for promotion? ______ If yes, please comment on any unusual circumstances with respect to geographic location.

EVALUATION KEY
8-9 Significantly Exceeding Requirements
6-7 Exceeding Requirements
4-5 Meeting Requirements
2-3 Meeting Minimum Requirements
1 Failing to meet Minimum Requirements
NA Not Applicable

OVERALL EVALUATION

<table>
<thead>
<tr>
<th>OFFICE</th>
<th>IND.</th>
</tr>
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<tbody>
<tr>
<td>Production</td>
<td>______</td>
</tr>
<tr>
<td>Service</td>
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</table>

Composite Rating ______

SALARY RECORD

<table>
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<tr>
<th>DATE</th>
<th>% INCREASE</th>
<th>AMOUNT OF INCREASE</th>
<th>RESULTING SALARY</th>
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</thead>
<tbody>
<tr>
<td>Merit</td>
<td>Promotion</td>
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<tr>
<td>3rd Prior Raise</td>
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<td>______</td>
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<tr>
<td>2nd Prior Raise</td>
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<td>Last Raise</td>
<td>______</td>
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<tr>
<td>Recommended Current</td>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
</tbody>
</table>

Has this appraisal form been discussed with the individual? □ Yes □ No By whom? ____________________________

Vice-President - Field ____________________________

Date ____________________________

Page 3
GROUP REPRESENTATIVE PERFORMANCE EVALUATION FORM

PART III - DEVELOPMENT PLAN

This section should reflect realistic development objectives. Where little or no development action is required, explain with a brief statement:

OVERALL PERFORMANCE SUMMARY—Describe the most significant performance-related strengths and areas for development demonstrated by the employee during the past appraisal period.

CAREER PATHS—List next moves possible from present position. If opportunities for assuming increased responsibilities are limited, be candid in stating the limitations.

EXPRESSED CAREER INTERESTS AND GOALS—List career interests in current department and/or the company as expressed by the employee.

DEVELOPMENT NEEDS—List the high-priority performance areas needing particular attention in order to strengthen CURRENT JOB PERFORMANCE and/or POTENTIAL FOR ASSUMING INCREASED RESPONSIBILITIES. Reference “Development Opportunities” column on reverse side.

DEVELOPMENT PLAN - ACTION STEPS—Outline specific plans for helping the employee achieve the desired development objectives.

ON THE JOB—Consider special assignments, projects or exposures, broadened responsibilities, coaching or guidance by supervisor, etc.

OFF THE JOB—Consider company training/education courses, outside education, independent reading, self-study, etc.

COMMENTS—The individual being appraised may comment below on any areas of agreement or disagreement concerning the appraisal or development plan. Any additional comments made by the supervisor completing this form should be discussed with the individual before the form is signed.

My signature means I have reviewed the appraisal and discussed the contents with my immediate supervisor. It does not necessarily imply that I agree with this evaluation.

EMPLOYEE'S SIGNATURE

DATE

APPRAISER'S SIGNATURE/DATE

REVIEWER'S SIGNATURE/DATE

Page 4
APPENDIX B

Figures Two through 13
Figure 2

Relationship of Production Ratings to Service Ratings for Total Group of Representatives.

N = 60  \quad R = 0.5967  \quad P = 0.000
Figure 3

Relationship of Production Ratings to Service Ratings for Representatives Located in Areas With a Population in Excess of One Million.

N = 28  
R = 0.4988  
P = 0.007
Figure 4
Relationship of Production Ratings to Service Ratings for Representatives Located in Areas With a Population of Less Than One Million.

N = 32  \quad R = 0.7182  \quad P = 0.000
Figure 5
Relationship of Production Ratings to Service Ratings for Total Group of Male Representatives.

N = 50  R = 0.5577  P = 0.000
Relationship of Production Ratings to Service Ratings for Total Group of Female Representatives.

N = 10
R = 0.7618
P = 0.010

Figure 6
Figure 7

Relationship of Production Ratings to Service Ratings for Representatives With an Annual Income of Less Than $35,000.

N = 22  
R = 0.5375  
P = 0.010
Figure 8

Relationship of Production Ratings to Service Ratings for Representatives With an Annual Income of More Than $35,000 but Less Than $55,000.

N = 14  \quad R = 0.7901  \quad P = 0.001
Relationship of Production Ratings to Service Ratings for Representatives With an Annual Income in Excess of $55,000.

N = 24
R = 0.5227
P = 0.009
Figure 10

Relationship of Production Ratings to Service Ratings for Total Group of Representatives Who Are Deemed by Their Supervisors to be Promotable.

N = 24  
R = 0.6196  
P = 0.001
Figure 11
Relationship of Production Ratings to Service Ratings for Total Group of Representatives Who Are Not Deemed by Their Supervisors to be Promotable.

N = 36  \hspace{1cm} R = 0.6381  \hspace{1cm} P = 0.001
Figure 12

Relationship of Production Ratings to Service Ratings for Total Group of Management Level Representatives.

N = 16  \quad  R = 0.6002  \quad  P = 0.014
Relationship of Production Ratings to Service Ratings for Total Group of Non-Management Level Representatives.

N = 44  \quad R = 0.6210  \quad P = 0.000
REFERENCE NOTE

BIBLIOGRAPHY


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WE HEREBY APPROVE THE DISSERTATION SUBMITTED BY

Ralph F. Hagemeier

ENTITLED THE RELATIONSHIP BETWEEN SALES AND SERVICE PERFORMANCE BY

GROUP INSURANCE REPRESENTATIVES WHO PERFORM BOTH FUNCTIONS

AS PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE

DEGREE OF Doctor of Education

Educational Leadership
(Department)

Dissertation Review Committee Chair

Dissertation Review Committee Member

Dissertation Review Committee Member

APPROVED

Laurel Grossman
Dean of The Graduate College

Date  August 1982

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