High Quality Points – Trying to make a difference

Michael J. Whitlock, Vice President American Surety Company March 2005

At dinner time in my family, my wife Marcia and our kids Nathan (13), Sarah (10), Stephanie (6) and Samantha (4) and me each reveal our "high quality point" of the day. It's usually Samantha who reminds us and she always wants to go first or she screams we should go from the youngest to the oldest, which of course is the same thing. We're usually reluctant to let her to begin because as the socialite in our group her high quality point usually takes half of our dinner time.

I believe it was our oldest daughter Sarah who introduced the idea after coming home from school several years ago with the idea of each of us stating our high quality point at the dinner table, each and every night.

Our definition of a high quality point is anything you did during the course of the day that made you feel good about yourself; a good test score, helping others or even just having maintained a good attitude for the entire day.

I must admit at first this seemed like a daunting task and I dreaded this part of dinner because I could never come up with anything good to say. It was usually, "well, I signed an agent today," or, "I had a successful business trip." Something general so I could keep things moving along.

It wasn't long before the high quality point quickly became a permanent dinner time ritual and I ultimately decided I was not doing myself or my family any favors by phoning it in. I began giving a little more thought about how my day went, what was I getting accomplished? Was I helping others? How was my attitude? Let's face it the bail bond business is not all Diet Coke and sunflower seeds (my favorite snack combo), there are days when I have to be the heavy which in a strange way comes natural, that has to be a trait inherited by my father. However, there are many days when I feel I've served our agents and the company well.

For instance, at least once a month an agent will call wanting us to subordinate the lien we hold on their property as contract collateral so they can refinance, usually to take advantage of the lower interests rates we've been seeing the last couple of years. Most decisions are a no brainer. Working with our agents in these situations makes me feel good about not being difficult and making the process easier. Some agents dread making the call to us because they don't know how flexible we might be and in some cases we are unable to assist but most cases we are.

We receive a tremendous response through www.asc-usi.com our newsletter and other forms of advertising from people looking to make the bail bond business their chose profession or from licensed bail agents looking for a better situation. Just like writing bail, we may only be able to close a deal on 50% of these inquires, either because we're not interested or they cannot get the contract their looking for. In either situation I usually leave the conversation feeling good because I love talking shop. I've had many a good conversation with top notch bail agents where while we could not agree on terms we did have a great discussion about bail in general.

Aside from being a husband and a father bail is who I am and I love talking about what we as a company can do for an agent or offering advise on how an agent can improve their situation be it

through advertising, location or simply a more positive attitude. Don't get my wrong, I'm not a clone to Tony Robbins I just like helping people when given the opportunity.

This past December Marcia and I were invited to attend a Christmas party being held by one of our company's more successful general agents. Nearly all his agents were able to attend and it was a wonderful evening. What impressed me most was the respect his agents showed for him during the evening. To a person, everyone had only good things to say about their experience with this GA. This really tug at my heart strings because I continue to belief this is a people business we're in; 90% service. Loyalty has been loosing ground to greed for some time now, so seeing this display of adulation and commitment really made me feel good about what we do for a living.