



*Editor's Note: As you may know, NAHU is making an effort to reach out to young agents and those new to the industry in an effort to help them make it in the industry, and to become long-time members of the association. A Young Agents Task Force has been formed and NAHU Secretary Steve Selinsky is chairing it. The task force is made up of young agents from across the country. In the coming months, you'll see articles on their experiences here in HIU. This month, task force member Kristine Kassel shares her perspective.*

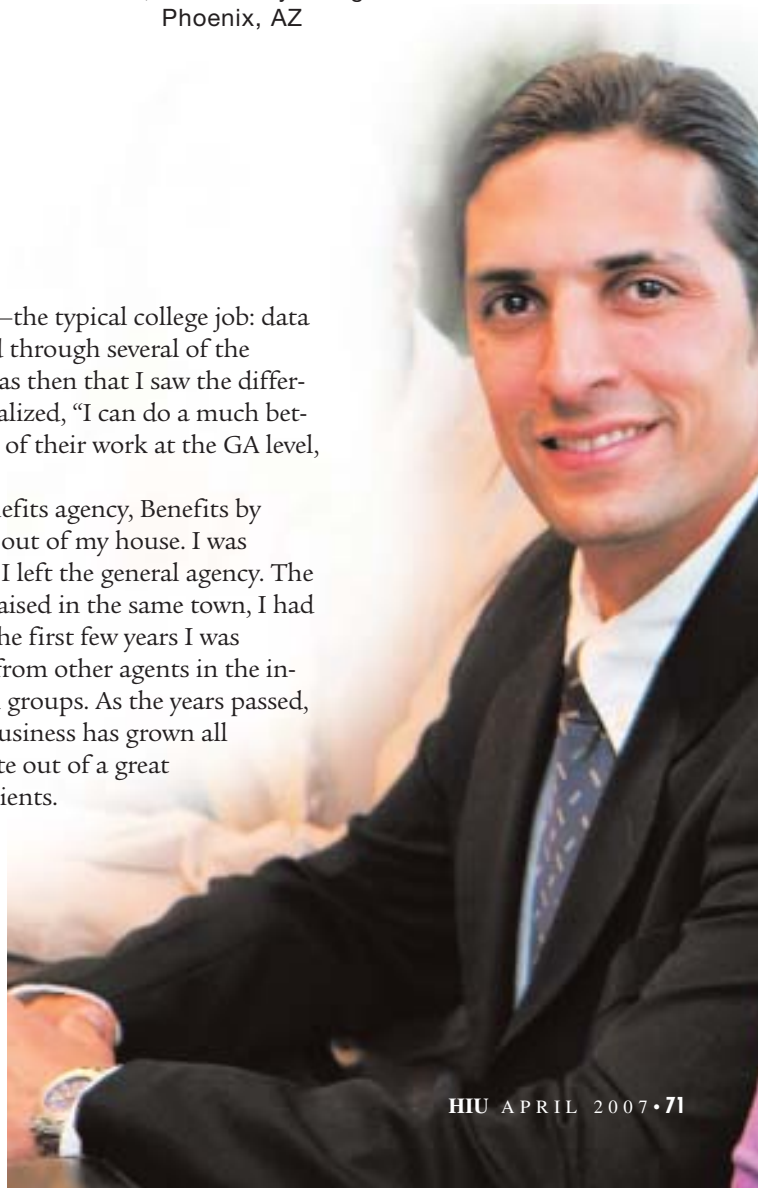
## How to Grow as a Young Agent

by Kristine Kassel  
President, Benefits by Design Inc.  
Phoenix, AZ

My career started at a general agency while I was in college—the typical college job: data entry. Eight years later I was running the agency and had lived through several of the experiences it takes to open and operate a small business. It was then that I saw the different agents who were out there representing consumers and realized, “I can do a much better job than they are doing.” I also thought, “I am doing most of their work at the GA level, so why not become an Independent Agent?”

Soon after that realization, I opened my own employee benefits agency, Benefits by Design Inc. I was only 27 at the time and started the business out of my house. I was fortunate enough to be able to take few clients with me when I left the general agency. The rest of the business came from friends. Since I was born and raised in the same town, I had several contacts and they all helped me to get the word out. The first few years I was insuring my friend's parents' businesses and getting referrals from other agents in the industry who didn't want to work with individuals and or small groups. As the years passed, I am now insuring several of my friend's businesses, and my business has grown all because of referrals. I now have three employees and we operate out of a great commercial office that is large enough to hold seminars for clients.

So many relationships have helped me build this business throughout the years and I wanted to share with you how important each is. The agents whom I started working with after I left the agency believed in me enough to work with their small clients. We have continued all of those relationships and they still refer business. It was surprising to find out that even competitors want to work with you and will even help you grow your business.



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NAHU has also been an excellent resource through the years. I have made several contacts within our association nationwide and they all have helped with advice when dealing with different state's plans or regulations, and their businesses. The leadership skills I have also learned from being involved in the local, state and national boards has really helped develop me personally and professionally. But most of all, it has become an excellent network of friends who are truly there to help all of us succeed. Some agents believe that NAHU would be considered fraternizing with the enemy but, as they say, "Keep your friends close and your enemies closer."

Our industry is also very supportive in helping to give information and educate brokers. If there is ever a time that we have questions or if we are unsure of a product, we can call anyone of our representatives and they will help guide us through the learning process.

I have been very active in networking within my community. I have been on several boards, including the National Association of Women Business Owners, Arizona Small Business Association, Chamber of Commerce and on advisory boards for the State Department of Insurance. The contacts and friends I have made here have influenced me and helped make my working days fun. I could call on any one of them for advice or support, which you really need when running a small business. I have gotten some good leads out of the networking, but getting involved definitely helps.

Most recently, one of my biggest career-building experiences came from a two year program that one of Arizona's utility companies (Arizona Public Service) offers. It is an educational, mentoring opportunity that is offered to only 12 small businesses a year (almost 100 apply). The name of the program is AAAMES, which stands for Academy for the Advancement of Small, Minority and Women-Owned Enterprises. There was an application and interview process that was pretty difficult and, again, a two-year time commitment. The best thing about this program is that it was free. Can you imagine that a local utility company with deep pockets could offer such a resource? It is their way of giving back to the community.

The program offered several speakers and advisors who were specialists in all different aspects of small business, such as human resources, business law, banking, accounting, business mapping and sales. The class members consisted of business owners from different industries and sizes ranging from two to 350 employees.

It is amazing to learn how much you have in common with other businesses, even when you are in different industries. We all shared our issues and challenges and they were all very similar in comparison. We also were given several coaches and mentors to help us with our specific business challenges. By the end of the program we all had our businesses set up from the inside out, which included employee manuals, business plans, forecasting and budgeting, marketing and sales plans, and serious goal-setting. And my business doubled over the two-year program. This was by far the best thing I could've done for myself and my business. Oh, and the interesting thing was, I also gained the majority of my classmates as clients.

Now having been in business for 10 years, I realize the importance of continuing education in our field. I also know that it is important to take advantage of several programs that are available through your local chambers, leadership programs and associations. The only way to stay in business is through your contacts and knowledge, so find a mentor or be a mentor. Take classes and volunteer your time. It truly pays off in the long run, and will help to break up the monotony of selling insurance! ■



*Kristine Kassel is a member of NAHU's Young Agents Task Force. She can be reached at [kristine@bbdaz.com](mailto:kristine@bbdaz.com).*