

Notes taken from MLT meeting 12/10/96:

1. What is the pull down strategy and how does it correlate to Distribution strategy?
(Jay Kapur)
2. What are the channel possibilities? (Jay Kapur)
3. How much are we willing to "invest/spend" per channel? What is the ROI by channel?
4. What benchmarking data is available for cost per sale? ;
5. What are the technical mechanics of building cost per sale/contract?
6. Are there other options of districts (channel choices)?
 - ASSESSMENT VS STRATEGY CONTR.
 - SHORT TERM VS LONG TERM
 - FACE TO FACE CHANNELS
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7. Clarification/Definitions:
 - Direct Sales
 - Tele Sales
 - Direct Markets
 - TeleMarketing
 - Direct Response
 - National
 - Agency/Agent
 - Corporate
 - Customer preference vs. customer need
8. Difference between LGA vs. Agents (outline specific differences in structure, construct, expectations, strategy competencies, etc.).
9. Page 18: Customer Preference of Channels, agents vs. other channel options (implications of chart).
10. Concern with skill specialization of "New Sales" only is morale problem and burn-out due to consultant rejection. In addition, concern with hand-off of new to renewal rep. Quality of "hand-off" becomes a concern because of no accountability of group once sold. This is a sales management issue.
11. Where in paper do we address the quality of groups sold (and is quality defined by segmentation 1-8?) and maintained? More reliance on segmentation/ targeting is necessary, what process (sales and sales management) are in place?
12. Page 15: Meeting Case for Change Goals - How does the emerging distribution strategy support or conflict case for change goals? Do recent developments in budgeting process change its intent?
13. Use of Acronyms
14. Page 8: Telesales vs. Telephone - Clarify meanings and intent
15. Page 38: Agent vs. Agencies - Difficulty to interpret as well as intent
16. From a channel member's perspective, how do channel members meet customer needs? Agents and reps combine to "maintain" a group. What conflicting messages do we hear regarding what the other should be doing?
17. Where is the graphic laying out segments and how specific/varying channels meet their distribution needs?
18. What services are needed by customers, and are available from BCBSF? How do we deliver today? What are the gaps?
19. What is the "buying process" and what/who is affected by the process?
20. Literature search?
21. How do we manage the channels?

22. What is the profitability of each channel?
23. What are the capability needs for Distribution? (infra-structure, technology, etc.)
What/How?
24. Pages 50 - 51: Cost - There is no reference in the document relative to cost differential and implications.
25. What value are we expecting vs. revenue form Agent for commissions paid?
26. Identify two scopes of work:
 - Now - Today
 - Future - Short Term/Long Term
27. Define resources and work to teach/recognize work; include next steps (immediate). Information Technology (IT) -- connect with Don Handeman and Scott Bushnell for electronic commercial and marketing (Internet).
28. Chart 28: Different conclusions to chart?
29. Pressure on market vs. lead generation.