



Maryland State Council Fall Meeting 2021



Fraternal Benefits Update

Bob Marlowe, Jr., FICF, CLU, LUTCF



Current events regarding our Insurance Program – what's new?



- VFBN for Maryland was on Oct 20th – Van Mueller
- Fraternal Survey in the mail to all members in the US and Canada
- Knights of Columbus Catholic Mutual Funds – now available to all families in Maryland
- Profiles Professional is now available to all families in Maryland



What's new?



- Virtual Appointments!
- The ability to give a Brother Knight and his wife the option to meet in the manner most comfortable for them
- E-Applications: State of the Art for speed, efficiency and customer experience
- Future State – online customer service portal



Newly appointed agents in Maryland in 2021



- Gerard “Jerry” Kane – 1384, 7025, 11898
Marlowe Agency
- Matt O’Hare – 2203, 5547, 5564, 9808,
10885, 11106, 15084, 17192
Callaway Agency



Areas we are looking for “just the right man”



- Callaway Agency has 2 openings for the following areas:

Bowie, College Park, Landover, Laurel
and Upper Marlboro

*Both agencies are looking for future agents...we have very little turnover but agents do retire, become disabled and die in the normal course of events



Hispanic Outreach



- Fastest growing segment of the US population
- Fastest growing segment of the Catholic Church
- This is an area of tremendous potential for the Order and especially for Maryland
- 6,000,000 in Maryland...over 600,000 are Hispanic...most are Catholic
- We are looking for bilingual Field Agents!



E-Membership



- Now part of each Field Agent's annual quota
- 12 per year...1 a month
- Our men are on the lookout for opportunities to recruit Catholic men into our Order
- We want them to join – and of course to buy our products if warranted – but also to JOIN A LOCAL COUNCIL
- We recognize that strong councils = a strong Knights of Columbus



Covid hasn't slowed us down!



- 2020 was a record year – we beat 2019's record year despite the challenges we faced
- 433 of 950 agents qualified for the Million Dollar Round Table
45% vs the industry average of 3%
- Standard and Poor's rated the KofC one of the six strongest insurance companies in North America – it was a six-way tie for 1st place

(Our assets to insurance in force ratio was the best of the six: 113B to 27B 4-1 ratio)



What's not new?



- Fr. McGivney's mission to help men strengthen their faith while making sure they are protecting their families
- Our agent's alignment with this mission – we don't want to become a commercial company – we want to maintain our identity – that's our strength
- Bob and Lucille Marlowe death claim story vs the current industry trend of selling their obligations to investments and hedge funds



How can we help you?



- In any way possible! Just ask.
- Membership drives, retention, help at events, etc.
- Communication is key – encourage your GKs to talk to their council agent...problems happen when they don't communicate
- Let me or Bob Callaway know if things need an "assist" to get back on track



How can you help us?



- Just keep doing what you're doing – being the fantastic District Deputies that you are...working to help, advise and grow your councils
- Promote the agent and the program...you don't have to sell the product for us
- People want to do business with a person that others have done business with and trust – that's us! Our brand loyalty is tops in the industry.



Why do business with the Knights of Columbus?



- We allow a man to “put his money where his faith is”
- We underwrite the programs, councils and activities of the Order
- We are you and me – Brother Knight caring for Brother Knight
- We don't have stockholders...we have policyholders...we pass on our surplus profits back to our members in the form of dividends and very competitively priced products



Thank you!



- To our Worthy State Deputy who has had to weather the Covid crisis and done an exemplary job of it!
- To our State Officers who kept the Maryland State Council Family focused and going in the right direction during a very difficult environment
- To our State Family staff and Program team who adapted to the new virtual world and kept our councils active and supported
- To our District Deputies – who are the backbone of the Maryland State Council!