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Maine Fidelity Life Insurance Company, undated

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recognition of the profession by industry and Government is impressing itself on the consciousness of more of the public every year. It is difficult to determine accurately how many patients are now seen by Osteopathic physicians yearly, however a recent Brookings Survey would indicate that somewhere in the vicinity of 44,343,156 patient visits were made to or by the 12,000 D. O.'s in this country in one year. Osteopathic physicians now serve on an equal standing with Allopathic physicians in all Federal positions, including the Public Health Service, Civil Service and the latest area to succumb this year as Commissioned Medical Officers in the Armed Services. To those who fear the opposition of the organized Allopathic profession (A. M. A.), it should be noted that the lobby of the A. M. A., and interestingly of the N. M. A., were opposed to such legislation, and, yet, were unsuccessful in preventing its passage. Also, in this connection, it is interesting to note that a proposal before the A. M. A. in convention, sponsored by the brass of the A. M. A., to bring about an end of the differences between the A. M. A. and the A. O. A. was lost by only 13 votes. Unlike the A. O. A., which still has an unanimity of direction and philosophy, the A. M. A. is split into fections which make unanimous action for or against anything difficult or impossible. Opposition to the principles of the A. O. A. or to its chartered course are met by an organizational strength which is extremely powerful and one-minded. The Osteopathic profession is burgeoning and demanding its place in all things medical and the Osteopathic public is demanding inclusion of its own physicians in all phases of medicine. One of the last areas to fall before the onslaught of an aroused and militant public is the Insurance Industry. This is then a fortunate time for a company to be organized to take advantage of this unique and timely situation.

Timing is definitely of the essence in this situation, as evolution will inevitably bring about that condition in which we now hold the advantage of priority. It will be of relatively little advantage to this company to be the second or third to take advantage of circumstances, however its primary position will be useful to the company for many years in Osteopathic loyalty, even though other companies may imitate its course. Lagging behind, underselling the profession, and failing to get over the message of priority and community of interest will disastrously affect the advantage now held.

In order to understand the strength of the Osteopathic profession, it is necessary to understand the psychology of a minority profession. That this psychology is misunderstood by those who are members of dominant groups is unquestionable. It is enough to state at this point that the minority group is grateful and shares a community of interest with those who help its forward progress and that it likewise holds a long memory of those who have been its enemies, false friends or those who give its principles lip service without performance.

HOW WILL THE OSTEOPATHIC PROFESSION HELP TO PUT THIS COMPANY OVER?

The area of joint interest developed between the Maine Fidelity Life

Insurance Company and the Osteopathic profession will stimulate a mutual desire for both to do well and to cooperate for the common good.

HOW IS THE COOPERATION OF THE OSTEOPATHIC PROFESSION TO BE GAINED?

1. By demonstration of The Maine Fidelity Life Insurance Company that it is in fact a company which does recognize the Osteopathic physician as competent to discharge the duties of a physician from the offices of Medical Director to the Medical Examiners in the field.
2. By seeking the active cooperation of State and National Osteopathic Societies and the Insurance Committees of them.
3. By using the services of the Osteopathic members of The Maine Fidelity Life Insurance Board to their full advantage in selling the principles and purposes of the Company.
4. By using the services of the laymen on the Board of Directors to their full advantage in selling the principles and purposes of the company.
5. By setting a clear-cut policy which is understood and believed in by the Osteopathic profession.

HOW MAY THE SERVICES OF THE OSTEOPATHIC PHYSICIANS ON THE BOARD OF DIRECTORS BE USED TO FULL ADVANTAGE IN PROMOTING THE COMPANY?

The D. O.'s now serving on the Board of Directors in this Company have for a period of well over fifteen years been active in many areas of local, state, regional and national organizational work. Service on the Bureau of Hospitals alone has resulted in their names being associated with a wide range of responsibility and judgment affecting broad segments of the profession. Holding office and positions of trust and responsibility in various divisions of the profession has made possible wide acquaintanceships over the country. They are consequently in position to command considerable respect and attention. The dissemination of information about The Maine Fidelity Life Insurance Company will be correspondingly enhanced if their efforts are fully utilized.

SHOULD IT BE THE INTENT OF THE COMPANY TO SELL EXCLUSIVELY TO OSTEOPATHIC PHYSICIANS AND THE OSTEOPATHIC PUBLIC?

No. It was never intended, nor should it ever be the intent of The Maine Fidelity Life Insurance Company to limit itself either in policy holders or in the appointment of Medical Examiners to the Osteopathic profession or to the Osteopathic public. The "gimmick", however, should never be lost sight of and its full advantage pursued immediately and vigorously.

WHAT STATES OFFER THE GREATEST POTENTIAL FOR EXPLOITATION BY THIS COMPANY?

Maine, Missouri, California, Iowa, Michigan, Ohio, Pennsylvania and Illinois.

The above named states should receive absolute priority in attempts to

obtain licenses, to establish the Maine Fidelity business and obtain the support of the Osteopathic profession and public. In these states particularly, individual agents and general agents of Osteopathic sympathy should be sought or created by home office indoctrination. Other states should be considered on their individual potential and technic worked out to serve the purposes of the Maine Fidelity Life Insurance Company in selling insurance by the best method available.

HOW IS LICENSURE TO BE OBTAINED IN THE STATES PARTICULARLY DESIRABLE IN THE SHORTEST POSSIBLE TIME?

Fear has been expressed in some quarters that Osteopathic participation in The Maine Fidelity Life Insurance Company may create some obstacles in becoming licensed in certain states. It would be naive to suppose that the life insurance industry is not already aware of the Osteopathic connection with this company. It is more realistic to believe that through contacts developed by the Osteopathic profession licensure will actually be facilitated.

WHAT DISTINGUISHES THIS COMPANY FROM OTHER COMPANIES?

Name: (The Maine Fidelity)	Percentage advantage	Disadvantage
Newness of the Company	" "	"
Commissions	" "	"
Officers and Directors	" "	"
Special policies	" "	"
Osteopathic "gimmick"	" "	"

WHAT UNIQUE POSITION DOES THE MAINE FIDELITY HOLD IN ADVERTISING?

A review of recent expensive insurance company advertising indicates large sums being spent in "shot-gunning" the country through expensive magazine, radio and television advertising.

This company holds the advantage in being able to saturate the group most interested (A. O. A.) with advertising at the least expense and the greatest dollar return. This can be accomplished by advertising in Osteopathic publications, exhibiting at Osteopathic meetings and conventions, securing spots on Osteopathic programs and individual requested contacts with D. O.'s and with other key persons.

SUBJECT: Plans for, and policy of, The Maine Fidelity Life Insurance Company.

EXPLANATION: Every organization should have a plan of operation and detailed goals and objectives in order that all concerned will be able to work harmoniously toward achievement. Such a plan should be modified from time to time as the necessity dictates. A plan of this nature should not be in any particular person's mind, but should be put down on paper so that all concerned may have the opportunity to discuss and amend or change the points of the plan after discussion. The Board should be kept thoroughly informed in order that it may, in fact, influence policy for the protection of the stockholders and the company.

REASON FOR ESTABLISHMENT OF THE COMPANY: Originally to take advantage of the purchasing power of the Osteopathic profession and it's patients.

- OBJECTIVE:
1. To sell life, accident, and health, and hospitalization insurance to the public which is influenced osteopathically.
 2. To sell life, accident and health, and hospitalization insurance to the neutral and non-Osteopathic public.
 3. To develop a community of interest between the Osteopathic profession and the Company which will assure the active cooperation of the profession in development of the company rather than passive acceptance only.

TECHNIC: Identify the Company as to full recognition of Osteopathic physicians.

1. Head up sales campaign with a person who is enthusiastically dedicated to taking advantage of the "gimmick" and who is thoroughly educated in Osteopathic philosophy.
2. Appointment of a D. O. as Medical Director.
3. Appointment of D. O.'s as Examiners for the Company.
4. Make every attempt to see that stock in the Company becomes available to D. O.'s and to friends of the Osteopathic profession to make them partners in the enterprise.
5. Obtain and train agents to make the proper approach to Osteopathic physicians most effectively.
6. Obtain general agents and brokers inclined to take as much advantage of the unique situation as possible.
7. Appoint friendly M. D.'s as examiners.
8. Saturate the Osteopathic profession with knowledge of the Company through advertising in Osteopathic publications, individual advertising to D. O.'s, exhibits at State and National meetings, speakers on professional programs at Osteopathic meetings.
9. Seek and obtain official approval of the Company by State and National Osteopathic groups and their insurance committees.
10. Train Osteopathic physicians to give better insurance examinations.
11. Take advantage of the fact that the entire Osteopathic profession can be made to realize that this is a test of the profession which the entire insurance industry will watch.
12. Concentrate effort on obtaining licensure and selling insurance in the strongest Osteopathic states.

13. Treat each state as an independent problem to be handled by thorough exploration of the potential with those interested in promoting the interests of the company.

There is an immediate necessity for a report to be prepared by the Osteopathic members of the Board of Directors of the Maine Fidelity Life Insurance Company to the Insurance Committee of the M. O. A. and to the membership of the M. O. A. in convention in Rockland, June 15th and 16th. This report must set forth a clear-cut expression of the course which this Company will pursue in its relationship to the Osteopathic profession.

There is also need for a report to be prepared, of the same nature, for the A. O. A., which will hold its convention in New York in July. While it is probable that the A. O. A. will not endorse the Company as such, it is our understanding that the Board of Trustees can and will endorse a principle and commend the company for its stand. Such an endorsement and commendation would be of inestimable value to any sales campaign among the Osteopathic physicians and their patients.

It should be a principle of the Company that in whatever consultations are held with ~~the~~ individuals or institutions regarding the Osteopathic profession or the Osteopathic professions's connection with The Maine Fidelity Life Insurance Company that one or both of the D. O. members of the Board of Directors be included in the discussion.

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