

Hailstone Web Site Content Copy

hailstonegroup.com

Hailstone Insurance Group

Hailstone Insurance Group provides group health insurance -- *with a difference*.

We sort through the policies of more than 300 insurance carriers to find the one that best fits your needs and your budget. Then we go to work for you.

We act as your advocate with the carrier, using our years of experience and inside contacts to cut through the endless phone menus, the confusing policy provisions and the bureaucratic foul-ups to get your claims paid on a timely basis.

We contact you periodically throughout your policy year to make sure you're receiving the level of service you deserve.

We are there, in person, during every business hour, to answer your questions.

And when renewal time comes, we review your needs and your budget from scratch to make sure that the policy you have is still the one that best suits your needs.

Give us fifteen minutes of your time and we'll give you a lifetime of security.

The Hailstone Difference - A Passion for People

What makes Hailstone Insurance Group different is a passion for people. It's a passion that drives our whole company -- from the top down.

"From the moment I first interviewed with Lynn Hailstone, I could tell she shared my passion for customer service, for caring about the customer. It wasn't the pay or the benefits or the friendly people, it was the way she ran her business, the way she cared for customers and what was most important to her that made me want to work here."

- Angela Stovall, Hailstone Agent

"If I can't get a claim resolved after a couple or three weeks and I have to take it to Lynn, then somebody at the carrier is really going to hear about it. So they really, really want me to help me get it fixed. They don't want to hear from Lynn. If it's something that they haven't fixed, they don't want to hear from her. She's a top producer, so when she demands attention, they jump."

- Kathy Sweet, Hailstone Agent

"I absolutely love what I do. I love talking to the clients. I love communicating with the carriers. My whole goal, I think, is to educate the consumer so that they are more aware of the benefits they have and how they can get benefits paid if a problem arises. We all know what it's like to be a health care consumer when there's an issue that arises, so we give 110 percent to try to resolve it."

- Linda Fraley, Hailstone Agent

Customer Quote:

A Passion for People over Profits

Insurance carriers pay agents a commission for every policy they sell. Different carriers pay different levels of commission. Many insurance agents steer their clients toward the carrier that pays the best commission, regardless of how well their policy fits the client's needs. Hailstone Insurance Group will not do that. We work for you, not for the carriers we represent.

We know you work within a budget. We know you have accountability to your ownership. We know you have accountability to your stockholders. Our job is to find the benefit package that best serves both your employees and your bottom line. We know which carriers have the best track records for paying claims. We know which ones will give you problems down the line, with hidden exclusions, coverage limits and denied claims. We know how to balance cost against performance to assess the highest value. We know how to select the policy that best covers the ongoing health conditions of your particular group. And that's the policy we'll recommend for you, regardless of how much commission it pays.

"This isn't just about earning a paycheck. It's about making a difference in people's lives. Ultimately you aren't being successful if you are not representing your clients with integrity, if you're not making decisions based upon what's important to them and what they need, rather than thinking about your own interest. As long as you're doing the right things for your clients, the business will come."

- Angela Stovall, Hailstone Agent

"The carriers treat us with kid gloves, because we follow up on everything. We will call about something three or four times. If we don't get performance from our carriers, from our service reps, from our claims reps, any of those, we get aggressive about it. I mean, we want the carriers to be taking care of our clients. So, if you ask the carriers, they would probably say that we're very demanding."

- Kathy Sweet, Hailstone Agent

"Each client is totally different. And in order to know your client's needs you've really got to know your clients to get the right plan for them. We don't just go out and say, 'You know, Company X has some good rates right now. We think we need to put you with them.' No. We do our homework and we go and look at everything that's out there."

- Linda Fraley, Hailstone Agent

Customer Quote(s)

A Passion for Solving People's Problems

Problems with Cost - The continuously rising cost of health care is one of any employer's biggest headaches. The least expensive insurance policies may cost you down the road, as your employees run up against big deductibles, hidden exclusions, low coverage limits and denied claims -- and leave you for a company with better benefits. But the cost of the most generous policies may turn your profits into losses. Our mission is to look at the health conditions of your people and the size of your budget, take into account the unforeseen and find the best possible value for your company and your employees.

Problems with Coverage - Insurance is hard to understand. Policies are written in legalese. Provisions are all different and almost always confusing. Exclusions and limitations seem to go on endlessly. And carriers may change policies two or three times a year. Understanding and keeping up with all this specialized and highly detailed information is a full time job -- and not one that can be effectively done by anyone who doesn't enjoy it. But we do. Our people have worked for carriers. We know how they work and how they think. We know what they can and can't really do. We know when to follow up rather than waiting for a call back, how to be persistent and persuasive -- and how to get results.

Problems with Service - With most insurance agencies, you'll only hear from your agent at renewal time. Many will send you a Christmas card. Some will send you a birthday card. But that's about it. If you have problems with coverage or claims, once you finally get a human on the line, they'll give you the carrier's 800 number and wish you luck. But not Hailstone. We answer our phones personally. Every person in our office is licensed, capable and willing to help you with whatever concern you may have. Our years of experience, our inside knowledge and our leverage with carriers are all there for you, every time you call. And we never ask a client to do for themselves what we could do for them.

"Medical insurance is not something that you want to think about ever needing. You just want to know that it's there and you want to know that it's the best, the best policy to meet your needs at the best available price. Our job is about designing plans; it's about handling claims; it's about acting as a liaison, with a clear understanding of what is going to be the most meaningful solution for this client in this particular problem."

- Angela Stovall, Hailstone Agent

"Why is the agent getting paid a commission if they're not doing anything? You don't just get paid because you're writing insurance; you get paid because you help service it. So we make service calls to each client at least every three months just to say, 'How is everything going? Everybody have their cards? Need any new employment forms? Anything else?'"

- Kathy Sweet, Hailstone Agent

“You know, I want to do everything I possibly can to help these people. I want people to know that I'm there for them, that I am going to go to my fullest and use every avenue that I can take to get a situation resolved. I think they'll come back for more if they know that I'm doing that for them.”

- Linda Fraley, Hailstone Agent

Customer Quote(s)

Hailstone People

LYNN HAILSTONE

Lynn Hailstone brings more than 20 years experience to Hailstone Insurance Group. As a former employee benefits specialist for a major insurance provider, Lynn has researched hundreds of insurance carriers and plans for more than 50 agents. She is recognized as one of the most knowledgeable professionals in the insurance industry and is often called upon to consult for other agents and advisors.

As the owner of Hailstone Insurance Group, Lynn has acquired the business and respect of more than 300 clients in the Dallas/Ft. Worth area, with more than 75% of her client base being in the physician market. She has lived in the Dallas area for over 20 years and currently resides in Plano with her husband Steve, daughters Rachel and Brooke, and son Luke.

ANGELA STOVALL:

With a career that includes work for a major insurance carrier, an insurance broker and a claims intermediary, Angela Stovall knows the insurance industry inside out. As a customer service rep for Blue Cross Blue Shield, she learned first hand the frustrations that often dominate a consumer's relationship to their carrier. Working for an insurance broker, she learned the rewards of using what she had learned at Blue Cross to help people navigate through complicated carrier procedures. From the claims intermediary she learned how un-rewarding just processing paperwork could be. So when she joined Hailstone, she knew what she was looking for -- a company that felt the same way she did about helping people one on one -- and she found it

When asked why she prefers the role of customer service and support, she replied, *"I guess maybe because I'm just more about the common guy, you know? I'm a Thomas Jefferson, if you will. I have deep faith in common people and in health insurance, you get to help people from all walks of life."* And of The Hailstone Group, she says, *"I enjoy my job, not only from the camaraderie that I get from the people that I work with, Lynn included, but also because I just have a great time here. This is one of the happiest places that I've ever worked."*

KATHY SWEET:

Kathy Sweet started her career with a degree in Business Administration from the University of Texas at Austin. After brief stints with Xerox and Continental Airlines, she took a position in a doctor's office and got her first exposure to the world of health insurance. As Hailstone provides health insurance to many doctor's groups, her move there was a natural fit. She started part time but with only one other person in the office at the time she was soon on the phone servicing clients. As she puts it, *"I started out running errands. Literally, I have done everything. I've started from being basically a*

personal assistant, to getting my license, selling, bookkeeping, payroll. I think I can probably do everything here.”

The mother of two girls “deep into soccer,” Kathy loves working at Hailstone. When asked her favorite part of the job, she replied, “...*service calls, where we just call and check on our clients every three months. Just pull files, call the person in the file and say, ‘Hey, I’m Kathy, how are you doing? Do you need any forms? Anybody lost their cards?’ Just a check-up. By doing that, I started learning all the clients...*” And if you talk to her clients, they’ll tell you they couldn’t be in better hands.

LINDA FRALEY:

Linda Fraley has been in insurance all her professional life. She started as a commercial property rater for Chubb & Son, followed by a position with full-line agents Alexander & Alexander, then 16 years with John Hancock. With John Hancock she gained wealth of experience from claims processing to working with doctors and nurses to approve and schedule home health care, private duty nursing and skilled nursing visits. Then a brief period as an account manager for Womman Brothers rounded out her experience and made her a valuable addition to the Hailstone staff.

Few people know health insurance like Linda. She knows what can and can’t be done in almost every situation. And she finds her work enormously rewarding, saying, “*I absolutely love what I do. I love talking to the clients. I love communicating with the carriers. My goal is to educate the consumer so that they are more aware of the benefits they have and how they can get benefits paid if a problem arises. You know, how it affects them in the long run if they use the network providers, if they go out of network, if they get generics as opposed to the brand for drugs. You know, it all effects them in the long run, so educating them I think is my main goal.*”