

#### Tips:

Arrive on time: Usually, people who buy life insurance have very busy lives; the last thing they want to do is to wait on an examiner. The exam will go much smoother, and set both parties at ease if you are on time.

- Come prepared: Your clients are usually very nervous because they know that they will have blood work done; if the examiner is prepared, the client will have confidence that the examiner knows what he/she is doing.
- Listen to the client's concerns/problems don't have them listen to yours. You will get a good reputation if you put up with their "whining", a bad reputation if they have to put up with yours.
- Schedule your exams in concentrated areas: The examiner should take exams where ever they are, but schedule the day so as not to do a lot of driving from one exam to another; remember examiners get paid for exams completed, not miles driven.
- Do EKG's: These do take longer to do, but the pay is worth it, and you will become more valuable to your company. They are easy to learn, and most paramedical companies have some sort of payment plan. A portable EKG machine should not cost more than \$2000.00.
- Be a "good stick": Insurance agents do get feedback from their clients, and the better the feed back, the more they will suggest and use you. One bad feedback can keep you off of an agent's list for a long time.
- Keep business and personal life separate: Don't use the agent for your insurance, unless he/she was your agent first. If anything happens with your personal insurance contract, the agent may stop using you for exams. Also, this is a great opportunity for multi level marketing contacts-- [resist the temptation](#).

#### Tricks:

- Irate clients: some clients may be angry because they are being made to have the exam; for these I say get them talking about something else to get their mind off of the exam, my best exams started out as a social call first then when they warmed up, I got to the business at hand.
- Hard sticks: always carry a wash cloth/towel for these. Wet the cloth with warm to hot water, wring out and wrap around the arm, then wrap the blood pressure cuff around this and inflate to 20 psi. In about a minute, the veins will start to show.
- Writing: If you get callouses on your fingers from writing all of your client's information use the soft foam pencil sleeves. I have found that this helps alot.
- EKG's: Check to ensure that there are no interferences during an EKG. Bra wires will disrupt your signal and cause interference; if you have your leads too close to a satellite receiver, cable box, or flourescent lights you will get the same interference.
  
- Income Taxes: these can become the early death of any examiner. For independent contractors, it is best to pay quarterly, or have many deductions. Contribute to charities, and claim all of the business expenses that you are entitled to, including mileage, tools for your trade, and office space in your home as well as that huge phone bill and the electric bill (charging the EKG machine, and centrifuging the specimens).