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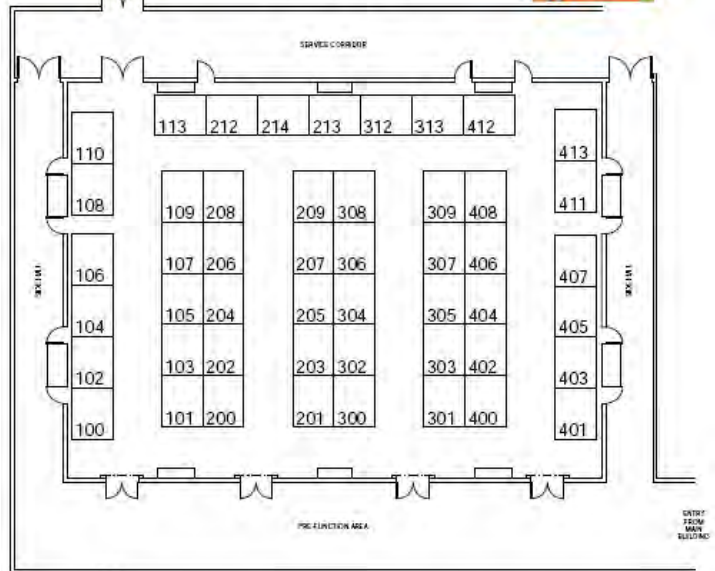
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Questions? Contact Eddie K. Emmett at eddie@fyiexpress.com or (770) 312-2342.

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Atlas General Insurance Services Product Guide

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Are you tired of receiving non-renewals, poor service and slow quotes? Atlas can help! Our markets are stable and here to stay, and we will be adding new programs and carriers in the weeks and months to come.

Workers' Compensation

Target Classes:

- Artisan Contractors (**new ventures acceptable, no roofers**)
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- Carpet or Rug Cleaning
- Country Club / Golf Courses
- Excavation & Grading of Land
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- Nursing Homes
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- Sheet Metal Products Manufacturing
- Social Services
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Program Highlights

- New ventures acceptable pursuant to carrier guidelines
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- Lapses in coverage acceptable pursuant to carrier guidelines
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Other Commercial Lines

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Target Classes:

- Artisan Contractors (residential & commercial)
- Auto Service Repair
- Convenience Stores
- General Contractors (residential & commercial)
- Homeowners Association
- Hotel / Motel
- Light Manufacturing
- Office & Professional
- Restaurants
- Retail Stores

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Making Life Easy, Part One

By

Matthew A. Treskovich, CFP®, CMA, MBA, CLU,
ChFC, FLMI

Independent agencies can add five, six, or more figures to their bottom line, strengthen their core book of business, and do all of this without having to prospect for new clients. Increasing revenue from existing clients means moving clients to higher margin products, or capturing premium dollars that are being left "on the table". Upselling is hard! Insurance producers often find it is much easier to talk to clients about unmet needs rather than trying to expand existing coverages.

The key to success for occasional life producers is tapping into existing consumer trends and harnessing proven buying preferences. Major life insurers are responding to consumer demand for life products that are easy to understand and easy to buy. Simplified issue products and fast underwriting are not new ideas. What is new is the drive by large, well known insurers to bring fast and easily underwritten products to the market which are comparable or even identical to traditional fully underwritten coverage.

Adding life insurance to an agency's offerings is a process, not an event. Agents who write just a few life cases per year can see five or even six figures added to their bottom line. Successful agents consistently work to identify good prospects and ask for life opportunities in unobtrusive ways. Studies of consumer preferences prove that clients are willing to buy life insurance when they are approached properly.

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One important insight from consumer buying behavior studies is that consumers respond much better to exploring thoughts about their loved ones and legacy than they do to product pitches. Another insight is that, unlike many other lines of coverage, consumers tend to adopt a "set it and forget it" approach to life insurance. Many aren't familiar with the details of coverage they are paying for. Examining life insurance policies as part of an annual review is an easy way for producers to find additional sales opportunities with very little effort.

Offering new product lines to existing clients, including life insurance, can substantially enhance the profitability of an existing book of business at little cost to the agent. Writing just a few life cases per year can generate five figures or more of commissions. In future articles we will cover topics like how to select a life BGA, the importance of mobile technology, simple sales stories that move clients to action, and more – stay tuned!

Creekmore Insurance Group is a full-service life insurance brokerage specializing in complex life cases and impaired risks. Creekmore serves independent agents and financial advisors across the country.



Matt is the CFO and oversees advanced case design and underwriting. He can be reached via email

Matt@LifeAgents.com or at 800-936-0339. For more information, visit www.LifeAgents.com.

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11 questions to ask before making an agency purchase

by Emily Huling, CIC, CMC

Over the past couple of years, successful, young agency owners have been getting calls from older agency owners who want to sell their business and retire. Based on the number of calls I've recently been receiving, the pace of these buying opportunities is dramatically picking up.

Buyers, here are eleven questions I recommend asking, in no particular order, to determine whether to make the purchase or to help decide under what conditions.

1. Would you fold the business into your office or keep the other location open? If you've never had a second location, there are a lot of challenges – technology, staffing, management, profit – that go along with that. I have a client who chose to keep the second location open. After one long year of discovering first-hand about these challenges and making very little profit to show for it, he said to me, "I want my time back." He then rolled the business into his one main location.

2. Should the selling owner(s) stay on? Lots of sellers will tell you they want to retire, but they really don't. They want to sell the agency to leave the business ownership work to someone else, but they want to stick around. If you do negotiate an arrangement to keep the former owner employed for transition and retention of business, set up steadfast rules to be followed with regard to account handling, carrier dealings, CSR assignments, use of the agency management system, following procedures, etc. A lone wolf in your operation conducting business his or her way can wreak havoc on your operation.

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11 questions to ask before making an agency purchase

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3. How can you maximize carrier relationships? Answering this involves a lot of work. If the book of business is profitable, your carriers are chomping at the bit to pick it up and the selling agency carriers will work hard to appoint your agency, retain the business, and hopefully pick up more business from your agency. Research, analyze, and thoroughly discuss before making any decisions.

4. What's really in that book of business? What's the chronological age of the book of business? How much underwriting has been done? Are any carriers in the process of re-underwriting a book of business? What are the classes of business? What limits and coverages have been offered? Do they meet your agency guidelines? Do a thorough examination and audit of the business. One of my clients, a CSR, said to me about a new purchase, "Our new agency clients, limits, and coverages are very different from our book of business. It's a big challenge."

5. Are there any business deals or promises that haven't been revealed? The last thing you need as a buyer is a disgruntled employee who says, "I was promised" I've heard about promises that involve buying the agency, buying the book of business, salary and bonuses, work arrangements, and so on. Avoid surprises and ask.

6. What non-piracy or non-compete agreements are in place? Many agencies don't have anything in place for CSRs who are the front-line agent for the customers. Agency buyers have had CSRs leave and take a lot of business with them. Address this upfront. Speak with an attorney about creating and offering a non-piracy agreement (with remuneration) at the time of the purchase.

7. What's the current level of management and accountabilities at the selling agency? Job descriptions? Performance reviews? Personnel manual? Adherence to all of these? No two agencies operate alike. Better to know up front about this than find out later.

8. Are you willing to reassess everything in your agency to make this work? Management practices, staff effectiveness and job fit, account assignments, work flow and procedures, technology usage, job responsibilities, and so on. To maximize potential and profit, the entire agency operation should be examined.

9. Will the people be on board? Both from the selling agency and your employees? Meet with each person separately to inform, solicit questions, listen, and observe.

10. What's the new agency culture going to be? For me, this is the best part. I love helping bring together two good operations to create a new, improved top-performing agency culture combining the best of both and eliminating what doesn't work. People want to work on a winning team and will have clear ideas on what that looks like. Let your people actively participate in building their new agency culture.

11. Is the agency profitable? "Yes," you say. Income minus expenses shows a profit on the income and expense statement. Wait, not so fast! The agency owner owns the building and is not paying rent. His wife is handling the books and receives modest compensation. The owner is taking less payroll out of the business than you can afford to take. One of the employees is not covered under the benefits package in exchange for extra time off. Review the numbers closely and have a trusted financial advisor examine the figures. Not just for accuracy, but to determine how under new management the figures could change. Can adjustments be made and still show a profit?

It's a great time to buy an agency. Asking the right questions will help assure your purchase is a positive and profitable one.

Emily Huling, CIC, CMC helps the insurance industry create top-performing sales and service organizations. She can be contacted at emily@sellingstrategies.com. She's a frequent presenter at industry conferences, on the national faculty of the Society of CIC, and is the author of "Great Service Sells", "Selling from the Inside", and "Kick Your 'But.'" For information on her products and consulting services and to subscribe to her free monthly newsletter, visit www.sellingstrategies.com.



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For agents who want to increase revenue or reduce expenses

Using Electronic Signatures in Your Agency

By Steve Anderson

In today's world, technology is making everything easier, more efficient, and less expensive. Unfortunately, one area where technology efficiency has not impacted the insurance industry is in the active use of electronic signatures. This is unfortunate, as significant productivity gains and expense reductions can be achieved by the widespread use of electronic signatures for most insurance transactions.



While many agencies have heard of electronic signatures, many questions still remain. Is a digital signature truly legal? Will it hold up in court? Are cloud-based digital signatures secure? What choices do I have for e-signing documents?

Workflow improvement

Consider how a simple agency workflow—getting an application signed—could be improved with an electronic signature process. The basic workflow steps would look like this:

- Agency staff inputs application information into the agency management system.
- The ACORD application is generated by the system and is probably printed as an electronic PDF file.
- The electronic application is sent as an email attachment to the client for signature.
- The client physically prints out a copy of the applications and signs with a pen. They then scan the application and email it back to the agency.
- Agency staff receives the signed application, forwards it to the insurance company for processing, and attaches the document to the client file.

Consider how much easier this process would be, and how much time and expense would be saved, if an electronic signature process was involved:

- Agency staff inputs application information into the agency management system.
- The ACORD application is generated by the system, attached to an email, and sent to the policyholder for their signature.
- The client receives the email and opens the document. They electronically sign the document and immediately send it back to the agency.
- Agency staff receives the electronically signed application, forwards it to the insurance company for processing, and attaches the document to the client file.

When you add up the time savings and multiply that by the number of documents sent daily that require a signature, significant productivity and expense reduction can be achieved.

Are electronic signatures legal?

It all started in the 1980s when many companies began sending documents via fax machines. Although the real signature was on the paper, the signature's image was transmitted electronically. Courts in different jurisdictions made a decision that electronic signatures can be enforced. This way, agreements can be performed with the use of email.

President Clinton signed the [ESIGN Act](#) into law in 2000. ESIGN, short for the Electronic Signatures in Global and National Commerce Act, legalized the validity of digital signatures on contracts and other legal documents. The law says that a contract signed in digital form cannot be legally denied simply because it is in digital form. Basically, ESIGN says your electronic signature is just as valid as a paper signature. While some states have their own laws when it comes to digital signatures, the Federal law governs interstate commerce.

In addition, many states have adopted The [Uniform Electronic Transactions Act](#) (UETA) proposed by the National Conference of Commissioners on Uniform State Laws (NCCUSL). Forty-seven states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands have adopted it into their own laws.

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Using Electronic Signatures in Your Agency

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Its overarching purpose is to bring into line the differing state laws over such areas as retention of paper records (checks in particular), and the validity of electronic signatures, thereby supporting the validity of electronic contracts as a viable medium of agreement.

UETA allows e-signatures to be covered in legal documents in all states but New York, Washington state, and Illinois, in which UETA is not yet acknowledged. No matter your state, however, electronic signatures are becoming much more commonplace. UETA has its own requirements, some of which include:

- The signature must be logically associated with the document.
- Both parties must have agreed to conduct the transaction via electronic means.
- If the sender inhibits the receiver's ability to either store or print the record, the document is not enforceable against that recipient.

UETA also specifies that if a law exists that requires a signature, an electronic signature will satisfy that requirement. This gives signers the confidence of knowing a digitally signed document is as legally valid as a document signed the old-fashioned way.

E-SIGNATURE SOLUTIONS

There are a growing number of e-signature solutions that are available for insurance agents. The following is a short list of a few we have come across.

RPost

[RPost](#), known for its registered email service, has added electronic signatures to the product mix. Documents can be "signed" in a variety of ways electronically, encrypted, and sent to the people who need them. (RPost supports cryptographic digital signatures and handwritten e-signatures, among other options.) RPost also offers another twist: it can also add a digital return receipt if you want proof of when someone opened your email.

It should be noted that in early June, RPost was granted a patent for its method of covering the tracking of email openings through embedded links. As a result of this and other patents, RPost has recently filed a series of lawsuits against RightSignature, Farmers Insurance, DocuSign, and Adobe Systems' EchoSign.

DocuSign

A simple and straightforward solution, [DocuSign's](#) basic-level service collects electronic signatures, authenticates recipients, tracks all activity for a document, and is available online and through mobile devices, like the iPhone and iPad. It offers several additional features with its more advanced editions, including collaboration, document routing, and user and group management.

Adobe EchoSign

Adobe recently acquired [EchoSign](#) and has been incorporating its functionality into the Adobe line of products. The company recently announced the integration of e-signature capabilities into its popular free Adobe Reader product. Adobe EchoSign gives you five free signatures per month and stores the last five documents that you signed. The \$14.95 Pro level gives one user unlimited e-signatures, and prices go up from there. Using Adobe Reader, EchoSign now lets you sign with your finger on a smartphone or tablet.

SIGNiX

While not as well known as some of the other in the digital signature arena, [SIGNiX](#) has several impressive features that speed up the signature process as well as document archival. Their three levels of service will allow an agency of any size to experiment with the process.

ContractPal

[ContractPal](#) calls itself an "electronic signatures cloud" and offers several features to help reduce certain hassles of contract negotiation, like incomplete documents, which are reduced through what it calls a "reflexive questioning engine." They also automatically route forms and agreements based on content and parameters you set so you're not waiting on approvals or revisions.

GoPaperless

[GoPaperless](#) is another solution that provides simple digital signing of documents. Not quite as feature-rich as some other services, it's an easy-to-use alternative that offers basic "click to sign" functionality with security through layered encryption, password-protected signing sessions, and session activity tracking. It also provides the ability to export to a variety of formats, as well as have multi-party contracts with a controlled sequence of signers.

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RightSignature

[RightSignature](#) might tout the fastest process for sending electronic documents for signature with its "one-minute send," but it also offers more elaborate features than some services, such as handwritten signatures, webcam photo authentication, digital fingerprints and iPhone mobile signing. It also offers a unique "NaviGuide" flag to point signers to the next required field, as well as a checklist and progress meter to show users what needs to be done to complete the process.

InsureSign

Designed exclusively for insurance agents, [InsureSign](#) allows you to add insurance company-specific applications and forms. It includes auto placement of signature fields for popular insurance carriers' forms. You can implement completely paperless in-person signing. You create the documents, allows the customer to sign in your office, and archive and file the documents, all without paper or toner.

The insurance industry is one of the first to acknowledge the advantages of e-signatures. Agents are now equipped with laptops and tablet computers so it is easy to process intricate application forms. The e-signature method makes everything much simpler. This system not only saves hours but also reduces huge efforts needed for processing traditional paperbound requirements.

E-signatures are coming. It's time for agents to begin experiencing the benefits of increased efficiency, reduced staff workload, and improved client satisfaction. You can no longer wait for others in the industry to embrace this change. Take the lead and begin experimenting with using electronic signatures in your agency today.



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What Does Your Website Say About Your Organization?

A few weeks ago I received the following email from an insurance industry friend.

"I just tried to get a quote from an independent agency. They were fairly new to the state — since 2005 — but in their home state for generations — since 1915.

"When requesting an 'instant quote' from their website (in the 'new' state), the error message said we are not licensed in that state. Geez.

"Nine years later they don't know that their website cannot take a quote in their 'new' state?"

"This is just one example. I think I could make a living by testing / breaking agency sites. Message — if you have a website make sure it WORKS! All of it!"

His comment is a stark reminder of how important it is for every insurance organization — large or small — to make sure all communications are current and updated. This definitely includes the website.

For a growing number of consumers — both personal and business — an organization's website is their first stop when starting to research purchase options.

What first impression does your website give a new visitor?

You should audit your website on a consistent basis to make sure it is accurately portraying your organization. Here are some suggestions for what you should check on your site:

- 1. When was the last time you added or updated information on your site?** To maximize your Internet presence you should be adding new content (articles) to your site at least once a week.
- 2. Do all the links on your site actually work?** Go through each and every page and actually click on every link. Make a list of the links that are broken (broken means they don't take you where expected) and no longer valid.
- 3. Check to make sure the links that do work actually take the visitor where you want them to go.** A common example is the links you have associated with insurance company logos.

I don't recommend the logo links your visitor to the main insurance company website. You can provide links — such as links to the carrier payment page — that actually help your client or prospect do something.

4. Check spelling and grammar on every page. Again, you want to make a good first impression. That does not mean you can't have some fun, but make it intentional, not a mistake.

5. Check your pictures. Make sure you actually have the legal right to use the pictures on your website. Photographs are protected by copyright laws. I have talked to several agency owners recently that have received attorney letters demanding payment for copyright violations because they did not have the rights to use the pictures. This is especially important if you use an outside firm to design and maintain your site. Make sure they have rights to the pictures they use on your site. You are responsible.

I echo my friend's comment: "If you have a website, make sure it WORKS! All of it!"

What do you do to audit your website to make sure it works? [Please let us know.](#)

Thanks so much for reading this issue of TechTips. I look forward to touching base next issue! And remember, always feel free to email me with comments, new ideas or products that have worked for you. I will check them out and spread the word!

Steve Anderson, Editor

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Should You Ban Cell Phone Use While Driving? Q&A

By [Robin Thomas, Managing Editor](#)

Editor's Note: These question and answer HR Matters E-Tips articles are taken from real questions submitted by our subscribers, a unique feature of the HR Matters Tools and Resource Center online service.

April is National Distracted Driving Month, and the federal DOT and several states have made distracted driving a priority, particularly regarding texting while driving. In addition, recent high-profile cases show how employers can be liable for employee use of phones while driving. Now is a good time to reconsider your drivers' cell phone use policy using our five steps to address employee driving habits.

Q: Our current policies do not prohibit employees from using cell phones while driving on company business. Should we ban cell phone use? What is our liability if we do not?

A: April is National Distracted Driving Month according to the National Safety Council (proving there is indeed a month for everything), so now is certainly an appropriate time to update your policies on this topic. Your safest policy is to ban the use of cell phones entirely while driving, but if you are unwilling to do that, you should at a minimum limit use of cell phones while driving and ban texting entirely while driving. In addition, your policy should address all forms of distracted driving, not just cell phone use.

It's no surprise that this issue is such a hot topic. Studies show that cell phone use and especially texting while driving contribute to automobile accidents. (If you've ever seen a driver, phone in hand, cruise carelessly through a red light, or have yourself fumbled while dialing a number, you know this is true.) DWT, or driving while talking or texting, also has caught the attention of employers and lawyers. This concern is thanks to several high-profile lawsuits against employers for injuries caused by employees who were allegedly driving while conducting business on cell phones.

Interestingly, no federal laws specifically prohibit the use of cell phones by private drivers, although the Department of Transportation (DOT) does prohibit both the use of handheld cell phones by drivers of commercial motor vehicles and texting by drivers of commercial trucks, buses, and vans. States, in contrast, have stepped up their efforts in this area. Forty-three states and the District of Columbia ban texting, and several more are considering bans, while 12 states and the District of Columbia currently ban handheld cell phone use while driving. Several more ban handheld use for novice and bus drivers. These laws do not apply any specific liability to employers, however, and are aimed only at drivers.

What you may not realize is that driver cell phone use is only the proverbial tip of the distracted driving iceberg. Any distraction that takes your employee's attention away from the road has the potential to cause an accident that your organization could be liable for, including the use of navigation systems, eating while driving, personal grooming, and even adjusting the car radio and sound system. And thanks to technology that allows you to work anywhere (such as personal digital assistants and wireless Internet), the temptation to multi-task while driving has never been higher.

In terms of employer liability, though, cell phone use and accidents have generated the most news coverage. Several high-stakes cases show how you can be vulnerable to lawsuits if your employees are involved in accidents while using cell phones.

-- In 2012, a Texas jury awarded \$24 million to a woman hit by a Coca-Cola marketing employee driving a company car while the driver was talking on her hands-free cell phone. During the trial, it was pointed out that Coca-Cola had a policy requiring drivers to use a hands-free headset but that policy did not protect the company against liability.

— In 2008, International Paper agreed to pay \$5.2 million to a person who lost an arm after the company's driver hit the person's car while talking on a cell phone. International Paper reportedly had a policy allowing employees to use cell phones while driving as long as they used hands-free headsets. The New York Times quoted the injured driver's attorney as calling companies that allow cell phone use "the deep pockets" in a lawsuit.

— Also in 2008, a Metrolink train engineer in California was texting on his cell phone when he ran a red light and hit a Union Pacific freight train, killing 25 people (including himself), injuring more than 100, and causing more than \$12 million in property damages. An official review of the accident by the federal National Transportation Safety Board indicated that the engineer's distraction due to his texting was the cause of the accident. Multiple lawsuits are pending in this matter, and huge damages are expected.

— In 2004, a law firm settled a \$30 million wrongful death suit for an undisclosed amount after one of its attorneys struck and killed a 15-year-old girl walking along a highway. A jury also ordered the attorney to pay the girl's family \$2 million, and the attorney served a year in jail for the accident. News reports indicate that the attorney was talking to a former coworker on a handheld cell phone when the accident occurred. However, the plaintiffs alleged she was conducting business and that the law firm did not have appropriate safety guidelines.

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Should You Ban Cell Phone Use While Driving? Q&A

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In cases like these, the legal doctrine of "respondeat superior" generally is applied. Under this principle, an employer is liable if the employee was acting within the scope of his duties or in the furtherance of the employer's interests when he caused the accident. So, for example, if an employee runs a red light and hits another vehicle while driving from his office to a client meeting, your organization may be liable.

One new element that cell phone use brings to the distraction equation is that an otherwise personal drive can become business time, if the phone is used for business purposes. So, if your employee causes an accident while conducting business on a cell phone, even if he is driving his kids to a soccer game, you could be liable for the injuries or death of any third party involved.

You also may be responsible for the employee's own injuries caused by distracted driving. Under most state workers' compensation laws, employers generally will be liable for employee injuries incurred while driving on business, just as you are liable for any other work-related injuries.

Although the number of lawsuits involving employer liability for vehicle accidents caused by cell phone use and other driving distractions is still relatively low, the potential damage by these cases is extremely high. In addition to the chance of causing a real human tragedy and corporate liability, these accidents also can result in higher insurance premiums and property damage.

To control these costs and legal exposure, therefore, you should consider five proactive steps to address your employees' driving habits and the need to avoid dangerous situations. These steps include:

1. Implement and enforce a written policy addressing distracted driving that at a minimum bans texting while driving. The type of distracted driving policy you should implement will depend on the nature of your organization's business and its tolerance for risk. The most narrow or conservative policy is one that explicitly prohibits using cell phones or engaging in any other unnecessary distractions while driving. Several large employers have implemented this type of policy to help prevent accidents and any ensuing liability.

Employers that need more flexibility than the above (say, because employees must be able to respond to work issues quickly) can choose a less restrictive option. For example, you can require employees to exercise due diligence to control distractions, such as cell phone use while driving, without entirely banning them.

In addition, you can establish guidelines for safe phone use, such as generally discouraging talking while driving, encouraging employees to pull over to make and receive calls, and restricting use during bad weather or other unsafe conditions.

Even if you implement this less restrictive policy on cell phone use, you should still specifically prohibit texting while driving. The current research showing the extreme risk created by texting while driving (23 times higher risk of a crash or near crash) and the fact that 34 states ban this activity are two compelling reasons to prohibit the activity entirely.

Further, you can require employees to use hands-free headsets if they must make calls while driving. (Of course, you may have to prohibit the use of handheld cell phones in states like California, Connecticut, and New York where their use is restricted.) The use of hands-free headsets may not be completely safe either, however. Much of the research studying driver distractions indicate that hands-free cell phones distract drivers just as much as handheld phones, particularly if the driver must shift concentration from the road to make or receive calls.

You also should be aware that these less restrictive options provide a reduced level of accident and liability protection, as Coca-Cola found out in the Texas case described above. Accordingly, you should weigh your realistic business needs against the potential risks before determining how restrictive your policy should be. Whatever policy you decide to use, make sure that you communicate it to employees and that you enforce it consistently. Even the strictest policy prohibiting cell phone and other electronics use while driving will not protect you from liability if evidence shows that you do not communicate or enforce it.

2. Train employees about the dangers of distracted driving. To help them make the distinction between appropriate and inappropriate driving behavior, spell out the dangers of distracted driving and encourage safe habits. Many employers now provide safety training to employees who drive as part of their jobs. This training, in addition to addressing distracted driving, often also focuses on defensive driving techniques, traffic and highway rules, and proper use of safety equipment such as seat belts and other restraint systems.

3. Make sure insurance policies are up-to-date and cover employee driving, including business use of personal vehicles. All employees who drive as part of their job should be covered under your business auto insurance. This coverage is particularly important since personal auto insurance typically does not cover business-related incidents.

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4. Screen employees who regularly drive on business. At a minimum, you should run a record check with your state Department of Motor Vehicles, and any other state where the employee has lived, and make sure each employee's personal insurance coverage is valid.

In addition, employees who meet the initial driving screen should be required to report promptly any changes in their driving status. As an added precaution, some employers periodically check the driving records of all current employees who drive on a regular basis.

[\(Download free Automobile Usage model policy including HR best practices and legal background.\)](#)

5. Consider installing technology that disables employee electronics, such as cell phones and laptops, while driving. Several companies have created devices and applications in the last few years that use a car's GPS system to determine when it is moving and then disables distracting electronics such as cell phones and laptops. These technologies are relatively new and come with mixed reviews of efficacy, but could be part of a distracted driving policy if you are worried that your employees will not comply.

Content for your HR Matters E-Tips newsletter is developed from our flagship publication, the [HR Matters Tools and Resource Center](#), featuring the **Personnel Policy Manual System** (PPMS). [See how it works.](#)

Subscribers to the PPMS and HR Policy Answers on CD can find a model policy addressing distracted driving in Automobile Usage, Chapter 402, Comment (5) and more information on liability for distracted driving in notes 9 and 17.

Missed the last ezine? [Click here.](#)

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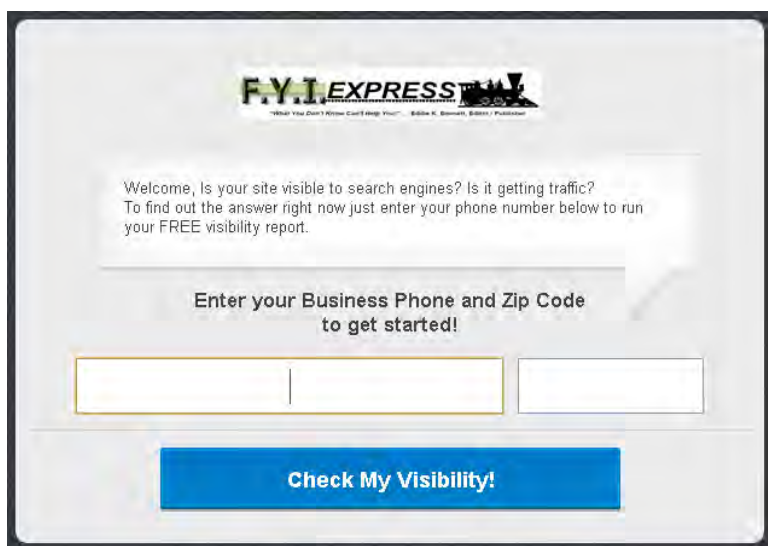
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Local Walkthrough

The **Local Report** analyzes your local listings on Google, Yahoo and Bing. Based on the phone number, we are able to scan and identify listings in Google+Local (Google Places), Yahoo Local and Bing Local. Any duplicate listing can affect this score. In addition, we have identified factors that seem to influence rankings. These influences are based on analysis of over 4,000 Local Business Listings in order to understand how to achieve higher rankings for them in the Search Engine Report Pages (SERPS). Using these key factors, we assign a score to each individual section of your report. For example: Is your listing claimed? Do you have 5 categories? Do you have an adequate number of positive reviews to determine whether your listing meets the criteria proven to be important by our expert analysis?

***PLUS: we are able to monitor your Google+Local. This is a big plus, because Google+Local is recognized in the industry as being notoriously buggy.

Directories Walkthrough

The **Directories Report** shows where your business is listed, how it is listed, and also where you are not listed. The purpose of this report is to identify citation acquisition problems, allowing them to be fixed successfully. Google looks at the consistency of your NAP (Name, Address and Phone #). The more consistent it is, the more trust Google has in your business, and this will typically result in a higher ranking. Creating inconsistencies across all directories has proven to be difficult, given all the different data aggregators and data entry points in use these days.

It is important that your NAP matches exactly across all directories. We have identified any inconsistencies in your NAP by highlighting them in the

name column, address column, or phone column. To remedy inconsistencies, simply go to that particular directory or site and edit your data. If we do not find your listing in a business directory, it may be that we could not find your NAP data or that we could not identify NAP data as belonging to you because of NAP inaccuracies. There are circumstances where a site might only post your name and URL, without your address or phone number. This is not considered a true citation. In this case, the report indicates a red X for "not present" even though a partial NAP exists.

Competition Walkthrough

The **Competition Report** looks at how visible your company is, compared to your most optimized competition online. The competitors shown here are based on a Google query using the primary keyword used in Google+Local (Google Places). This keyword is typically the most competitive for ranking. By understanding what your competition is doing, you can better determine what needs to be done to catch and outrank them. We analyze the presence of each competitor on the Big 3 search engines and identify which citations are highly related to your area and industry. We identify the most important local directories for your business. We will show you exactly how well each business is optimized, as well as provide additional citation sources where it would benefit you to add your NAP data (Name, Address and Phone #). This report provides a nice snapshot of everything you need to do to start to build an online marketing campaign designed to outrank your competitors.

Reputation Walkthrough

The Reputation Report scans several review sites and reports back on those reviews. We look for your business on various search engines, local directories, and review sites; analyze your 5-star reviews on each; display the 10 most recent reviews; report on the overall sentiment from each review site; and then display the average. You can quickly glean important data from this report, which allows you to discover possible reputation management issues and take immediate action to correct them. In addition, this report finds and displays online mentions of your business. These mentions are assigned a "sentiment score." The overall sentiment is displayed in the top section as a summary of all sentiment scores combined.

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What Is the Single Greatest Marketing Advantage?

By Victoria Eden



Wishing you more clients easier!
Victoria Eden,
"The Insurance Marketing Queen"
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Do you want to know what marketing advantage will catapult your advertising results into a higher stratum? Of course you do. Well, there is ONE fundamental marketing concept which underlies all other complexities, which if applied to your lead generation campaigns, would make a HUGE difference in your success rate.

I'll let Gary Halbert tell you this important datum in his own words. (Gary Halbert is one of the greatest copywriters of all time.) This is his lesson:

"One of the questions I like to ask my students is: *'If you and I both owned a hamburger stand and we were in a contest to see who could sell the most hamburgers, what advantages would you most like to have on your side to help you win?'*

The answers vary. Some of the students say they would like to have the advantage of having superior meat from which to make their burgers. Others say they want sesame seed buns. Others mention location. Someone usually wants to be able to offer the lowest prices. And so on.

Whatever. In any case, after my students are finished telling me what advantages they would most like to have, I usually say to them something like this: *'O.K., I'll give you every single advantage you have asked for. I, myself, only want one advantage and, if you will give it to me, I will (when it comes to selling burgers) whip the pants off all of you!'*

'What advantage do you want?' they ask. *'The only advantage I want, I reply... 'is... a starving crowd!'*

Think about it. When it comes to direct marketing, the most profitable habit you can cultivate is the habit of constantly being on the lookout for groups of people (markets) who have demonstrated that they are starving (or, at least hungry) for some particular product or service."

Hungry Prospects = More Sales

If you are like most business owners, you think you need a better location, lower prices or better or more products to sell more. While all those do have value, none will take you as far and get you there faster than working with "a starving crowd". And there you have it in a nutshell. The single greatest advantage you can have to make your marketing work like gangbusters. Choose well to whom you advertise.

Simple, right? Um, not so much. It will take some thought and probably some trial-and-learn to get it right, to find the "starving crowd" best-suited for your agency. A thorough knowledge of target marketing would be helpful however just using the data contained in this article can propel you in the right direction to improve your advertising success. I guarantee that as you move away from spray-and-pray, scatter-shot marketing into targeted-audience promotions, your quantity and quality of prospects will increase commensurately. If you also apply good lead generation tactics, you could become a competent marketer happily working through a fat stack of hot leads

Finding Your "Starving Crowd"

Dominos Pizza's success was literally and figuratively built on the core strategy of locating a starving crowd. When they started up, Dominos restaurants were located near college campuses. They advertised the slogan, "30 minutes or less, guaranteed". They made no promise of quality ingredients or even good taste, just speed of delivery. Why was that a successful plan? Because college kids are hungry, don't cook, are impatient and many smoke wacky-tobacco that gives them a huge case of the munchies. What better target market for pizza delivered fast?

The "starving crowd" principle illustrates the importance of two corners of "The Golden Triangle of Marketing". That concept states that any marketing campaign will succeed in direct ratio to the degree of alignment between (1) the market, (2) the message and (3) the media. [Get \$633.91 of how-to-market information [FREE here.](#)]

Finding Ideal Prospects

Keep in mind, your ideal prospect may not be aware he or she needs you and your product. A good offer placed correctly can fix that problem. As an example from my own playbook, I wrote a booklet called, [How to Pay for Your Alternative Healthcare with Tax-Free Dollars and Financially Survive a Medical Disaster!](#) I advertised it in publications and to lists that gobble up all data on natural health – my starving crowd. They didn't know anyone could solve their problem but the title promised a benefit they REALLY wanted.

Continued on page 28

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What Is the Single Greatest Marketing Advantage?

Continued from page 26

The leads I received were red hot! (See my earlier article, "What is Good Bait for Attracting Prospects?" for more on that strategy.)

Why? Think about it. When you are not shopping for a car, you pass up all those ads in the newspapers and magazines, you don't pay attention to car companies on the radio or TV, you never peruse Auto Trader and don't talk to your friends about car models. But, the moment you decide to shop for a car, all the avenues of that information instantly become intensely interesting. That's what happens in the minds of your soon-to-be prospects. When a purchase is contemplated, they become information junkies on the subject.

So, what may trigger a starving response for your products? What follows is NOT a comprehensive list, just a few quick ideas off the top of my head.

Life insurance: newlyweds, new parents, new homeowners, new retirees who haven't selected joint and survivor options on annuities and anyone who has recently experienced a death (especially if it had dire financial consequences).

Auto insurance: recent car buyers, new or used, homes with 15-year-olds soon to get a driving permit (homeowners should yield full coverage instead of bare bones policies).

Homeowners insurance: home buyers, home refiners, recent re-modelers, the time period following a disaster heavily shown on the news – fire, flood, tornado, etc.

Annuities: affluent homeowners with college-bound high school students, CD owners tired of rolling surrender fees, teachers who do or should participate in 403b plans, micro businesses that are thriving and need to add a simple pension plan.

Health Insurance: micro sole proprietors or partnerships with no company plan, new layoff COBRA participants, parents whose employer does not contribute to spouse or children's coverage.

Investments: Recent job changes or layoffs from companies with 401k plans, recent promotions to management or executive positions.

Don't forget to review your client files to hunt out your easiest sales to your best clients. Brain storm. It will be soooo worth the effort.

Once you identify the "who" and which triggers make them hot for what you sell, how do you find them? Well, consider what media those prospects pay attention to and place your ad where your starving crowd is already looking. Here are a few more suggestions to "prime the pump" for how to find your starving crowd:

- To find families with dependent children, obtain permission to put a tri-fold flyer (with a GOOD OFFER) in the waiting room of pediatric, orthodontic or ob/gyn practices, day care centers, kiddie gyms (mommy and me classes) or resale/consignment stores for children's and maternity clothes.
- For people needing money solutions (life insurance, investments, annuities and rollovers.) befriend the HR manager of companies who are downsizing. Place an ad (with a GOOD OFFER) in the financial section of the paper or by the obituaries. (I think anyone who peruses the obituaries must have mortality and/or money on their mind.)
- For auto insurance, work with car lots, especially loan specialists and partner with full service car washes or repair facilities.
- Homeowners' policies could result from partnering with realtors and mortgage brokers, even remodeling contractors. (I'd choose high-end projects like full-lot re-landscaping, room additions or deluxe kitchen upgrades.)

You get the idea. There is much to know about marketing but you should be able to improve your advertising response incrementally as you acquire knowledge on the subject. That's how I did it years ago, implementing each new tidbit to my agency's promotions, making lead generation increasingly easier. Now, I have no worries about how to find abundant interested prospects.

So remember, no matter what kind of promotions you choose for your practice, always direct it to a hungry audience. That is the fundamental that trumps any fancy media or flashy technology. The absolute best marketing advantage you could ever hope for is a starving crowd. Present those specific people with a good offer that commands their attention and you'll never again worry where your next sale will come from.

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Survival of the Fittest

By George Nordhaus of www.AgenciesOnline.biz



George Nordhaus

Marketing insurance and financial products has changed rapidly over the past decades - but the pace of change continues to accelerate.

Never before have independent agents had to face the massive input of money from major insurer competitors into the sale of insurance...which I named "The GEICO Effect."

Another major change factor: The new generations including Millennials and Gen Y'ers now emerging as insurance purchasers use a different, "cyber language" than spoken or even understood by many insurance agents and brokers.

It is a rare agency that has kept up with this world of insurance marketing turmoil.

But how about your agency? Are you up-to-date with the latest in insurance marketing, communications and technology?

Here is an easy way to find out where you stand in the game of "Survival of the Fittest".

This first section (of a three-part article) gives you a chance to rate your agency's preparedness to meet the marketing challenges ahead. Completing all three sections will let you benchmark how you are doing...and let you determine where you need to go in insurance marketing in the years to come.

Part one is all about marketing. Rate your agency from 1 (low ... not so good) to 10 (highest...very good).

1. We have a current business plan which includes a well-planned marketing system _____
2. Our marketing plan is documented _____
3. Our marketing activity is tracked via our agency management system _____
4. We have an in-depth understanding of our client base including number, average income per client, one-policy customers, etc. _____
5. We have an active and growing prospecting system _____

6. We are able to easily sort and segment our client data to do target marketing _____
7. We have the personnel, time and knowledge to create and deploy marketing programs and monitor the results. _____
8. We do annual reviews for each of our clients. _____

Hold on to your results...stay tuned for Part 2

And one last idea: why not get all your management to take this challenge...then compare when you finish all three parts?

Survival of the Fittest...part 2

In Part 1 of this three-part blog, I outlined the reasons why independent agencies (in fact, captive agencies also) must take a detailed measurement of their own organizations if they wish to survive and prosper in this rapidly- changing world of marketing, communications and technology.

In addition to realizing how difficult it is for the average agency to compete with "The GEICO Effect," the agency owner or manager...in fact all agency leaders are faced with rapidly- growing advances (or at least "changes) in communications. Much larger organizations than insurance agencies are finding it hugely challenging to understand, implement, then utilize all the many options in the these many-faceted interaction possibilities.

In Part 1 of this series, I showed you a list of eight marketing decisions and activities that I foresee every successful agency will eventually have to undertake.

Then honestly (did I have to say that?) rate your agency on each of those steps in marketing. When finished, move to the list below, eight more difficult questions (this time about your communications activities) for any agency stakeholder to ask ...and answer..

If you feel good about what your agency is doing in each of these challenges, rate yourself higher, towards "10" on the 1-10 scale. Or, if you aren't where you want to be, rate yourself accordingly.

Don't worry...these will all come into perspective when you complete Part 3.

Hang on to your answers...and stay tuned.

9. We believe electronic communications including social networking (and many things on the horizon) are the communications systems we need to embrace for today and tomorrow _____
10. We have an interactive, three dimensional Web site _____

Continued on page 32

Survival of the Fittest

11. We have a way of tracking activity to and on our website _____
12. We get a steady flow of new business from our website _____
13. Viewers return again and again to our site _____
14. Our clients can use our site for making changes, ordering certificates, other servicing uses _____
15. We have an active system to obtain our clients e-mail addresses _____
16. We have a system of communicating/contacting our clients at least quarterly. _____

Getting tougher?

Stay tuned for the last four challenges and a way to see how your agency stacks up against all others.

Survival of the Fittest ... Part 3

As you completed the first two parts of this series, you are beginning to wonder how you stack up against the hundreds of other agencies whose management has participated in this survey over the last year.

If you didn't rate your agency in the first two articles in this series, now would be a great time to do so.

The emphasis, all the way through this presentation, is on the need to determine your agency's standing in this new world of communications, marketing and technology...and then take action accordingly.

Hopefully, you have finished the eight questions on Marketing, the eight on Communications, and now here are the last four, this time on Technology.

17. Each staff member uses dual monitors _____
18. We have a smart phone/mobile application which our clients can use for claims and service _____
19. We are involved in social networking (Twitter, Facebook, etc) _____
20. We understand and actively participate in Search Engine Optimization _____

How did you do? Are you behind the curve, getting there or need a plan?

If your total of the three sections was...

75 or below

Your agency is definitely in need of outside help in marketing, communications and technology.

76-125

You are in the mid-range of agencies. You have a good start toward developing a more robust marketing system.

126-200

You are well on the way toward a prosperous future.

Conclusion

If you don't feel comfortable at how you are poised for the future, now would be a good time for an agency meeting to help you make some major decisions.

Or, as somebody once said: "You won't be doing what you are doing wrong long, even if you wanted to."

AgenciesOnline

marketing, communications,
& technology: **simplified**

AgenciesOnline helps independent agencies embrace change and compete in a changing world. We're known for developing interactive, comprehensive websites, but that's just the beginning. We help agencies to grow their businesses through a systematic approach to sales and marketing.

With websites as the cornerstone of our strategy, we work with agencies to provide rich website content, robust email marketing campaigns, the latest technologies, and professional coaching and development to cultivate client and prospect relationships in an ongoing and engaging way. Our integrated platform is designed and continually refined to generate more sales, better service, and improved productivity.

WHAT SEPARATES US FROM OTHERS?

To succeed in the present, we keep one foot in the past and the other in the future. We're serious about upholding the basic and immutable ethics that have defined our industry throughout the past two centuries: professionalism, sincerity, and respect.

Our founding members came of age in the pre-internet world of specialty insurance. We've been around the block enough to smell hype at a mile's distance, and bring a long-term perspective that can sense when the tide is truly turning. At the same time, it's our job to not only stay on top of trends in our three core areas of focus--**marketing, communications, and technology**--but much more importantly, separate the wheat from the chaff. It takes wisdom and discernment to succeed in our increasingly digital world, and we've built a small, agile, multi-generational team with these values in mind.

www.AgenciesOnline.biz



marketing > communications > technology > **simplified**

AgenciesOnline is a membership driven organization. Our purpose is to help independent insurance agencies profit and prosper.

Frequently Asked Questions

Q – Is AgenciesOnline a website company?

AO is not a website business. It is a marketing-communications-technology company. One of the solutions on our integrated platform is the creation of “three dimensional” agency websites that become the hub communication vehicle for agencies.

Q – Should we keep our present website provider, or work with AO to replace our current provider?

AO website creation and hosting is automatically included with AO membership. The key differentiator for having a site with AO is that it is robust, with videos, quote forms, audio introductions and so much more, all updated on a regular basis.

Q –Will the AO system change the way we are doing business?

Hopefully yes. You will have new and different ways of communicating with your clients. Your website will become the gateway for client interaction. You will be able to serve your clients better and you will have proven marketing resources at your fingertips.

Q –How long will it take AO to get our new website and systems up and running?

It generally takes about one month from the time we begin working with you until your new site is up and running.

Q –Is there any requirement for us to use the newsletters or prospect systems that are a part of AO?

No. There is no requirement to use any of the AO services, however membership includes a broad range of services for one low monthly membership fee. We encourage agencies to deploy as many of our proven solutions as make sense for their individual business.

Q –Can we create or acquire additional information, even video presentations, to add to our website? Can you help in the creation of this additional content?

We encourage the addition of new content and content unique to your agency. Our flexible platform is designed to accommodate additional video and other customized content. We are also happy to work with you in the creation of videos or other material unique to your agency.

Q –There is so much offered by AO. How will we know what to choose, who will help us with the deployment?

Each member is assigned a Marketing Specialist. They help you with each step of the process. They are your advocate and want to see you succeed in every way.

Q –How does the Sales Lead System work?

You choose the specific criteria you want, for example for businesses by SIC Code, number of years in business, geographical area etc. For personal lines prospects the search can be by geographical range, estimated income, estimated value of home, etc. Each year you have access to 6,000 personal or commercial lines leads. Your AO Marketing Specialist then helps in choosing which of our many marketing campaigns you want to use to convert these prospects into clients!

Q –Does any of this integrate with our agency management system?

Yes, we work with you to port data into either AMS or Applied.

Q –I have other questions, how do I get more information?

Please contact us. You may visit our website, agenciesonline.biz, call us at 888-985-3331 or email us at sales@agenciesonline.biz. We are happy to schedule a demo and provide you with all the information you need.



SOCIAL MEDIA COMBAT COMMODITIZATION – IF YOU DO IT RIGHT

By Tom Wetzel

The two biggest threats facing insurance agents are commoditization and not enough time to build strong relationships with policyholders. Agents acknowledge these threats and pledge to address them – but then ignore one of the most powerful weapons in combating both: social media.

The threats of commoditization and the relationship deficit are two sides of the same coin. Strong relationships keep the lines of communications open and head off misunderstandings and perceptions that insurance is a one-size fits all proposition. “Just go to the store and pick the cheapest brand off the shelf, they’re all the same” is a common view. Successful agents continually reach out to prospects and policyholders alike to lend a hand – not just to handle a claim or sell a new coverage — but to also offer a kind word, a helpful tip, a sunny smile, and create a palpable sense of empathy.

An agent’s relationship with a policyholder is not a transaction. It must be built on continual communication, not just the occasional telephone call (often just before renewal) and infrequent face-to-face contact.

Today’s insurance buyers (and I include personal lines and commercial lines as well as life and health) are bombarded every day with more pitches, offers and come-ons than ever – on TV, radio, smartphones, and yes, social media ads. Some of it is noise, certainly, but some of it also hits home, if for no other reason than sheer saturation. So what do many independent agents do? They complain about commoditization and about not having enough time to build relationships. The fact is, however, prospects and policyholders are just as time-slammed as agents, which is why they are increasingly turning to digital tools to help them find, evaluate, and buy from carriers which make it easier for them to do so.

It’s utter madness for any agent to ignore social media for that very reason. No agent, no matter how industrious and well meaning, can keep up if they insist on playing on a field that’s shrinking fast.

It’s also not enough just to have a mere presence on Facebook or Twitter. A generic “we have great people and great products” bromide that many agents use doesn’t cut it. To stand out from the Flos and Gekkos as well other independents, agents must generate and maintain distinct, memorable and unique social media images that connect with buyers. In short, agents need to wear their personalities on their sleeves. And ironically, that should not be as hard as it sounds. After all, every agent worth his or her salt got there because of a dynamic, energetic, can-do personality. It is just a matter of transferring it to a digital platform. It’s not as hard as you think and the payoff can be huge.

Social Media Content Roadmap©

Here are some details on our Social Media Content Roadmap© program. Over the last five years, agents have told me over and over the biggest obstacle in using social media is time, or more specifically, the lack of it without the prospect of a tangible benefit. We developed the one-time, low-cost Roadmap in response.

The process is simple. The first step is one or more telephone interviews at least 2.5 hours or more in total , which we usually break up into several sessions and should include several partners, associates and staff. We ask a series of open-ended questions, half of which have nothing to do with insurance but help us understand the agency’s personality and “brand” and the markets and communities it serves. After additional research, we present a final report in a conference call, walking the staff through all the details. We provide recommendations and specific how-to-guidelines, define the agency’s unique digital brand, and create a 12-month calendar of what to post and when.

We take the guesswork out of the equation and give the agents a “roadmap” that’s unique to that agency and how it conducts business. We know first-hand that the agencies that use social media effectively do so because they take every opportunity to promote their unique brands that set them apart from every other agency.

In the final report, we will also provide examples of agencies which use social media effectively – in other words, to sell. The agency can start posting with confidence immediately and then use the Roadmap as a template to refine and expand its social media activity over time. The entire process takes less than two weeks.

Tom Wetzel is a widely respected consultant/speaker on the use of social media by insurance agents and offers a unique, low-cost program. He can be reached at twetzel@wetzelandassociates.com or 708-524-4944.

Health insurance isn't a year-round thing anymore

Even the Healthy Locked Out of 2014 Policies Now

Americans thinking about buying health insurance on their own later this year, or maybe switching to a different insurer, are probably out of luck. The policies are going off the market as a little-noticed consequence of President Barack Obama's health care overhaul.

With limited exceptions, insurance companies have stopped selling until next year the sorts of individual plans that used to be available year-round.

<http://www.wdio.com/article/stories/s3387498.shtml>

Resources for Agents and Brokers in the Health Insurance Marketplace:

Among other items, this includes information on Marketplace training for agents and brokers who are interested in providing enrollment services through the Marketplace:

<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>

Here come de' Judge

Is a newly purchased car an additional auto or a replacement vehicle if the insured fails to sell her current car? Can an insurer deny coverage for snow damage under water, ice exclusion? This and more in the FC&S mailbag at

http://www.propertycasualty360.com/2014/04/04/fcs-mailbag-ask-the-experts?eNL=53417c95150ba00635c6fb92&utm_source=PC360DailyeNews&utm_medium=eNL&utm_campaign=PC360_eNLs&t=coverage-policy-issues&_LID=164127092

It's a 40% off sale on everything thanks to Uncle Sam!

Look at everything with a 40% off sale tag on it! If you can turn an expense you are already accruing into a tax deduction, it's as if the government is giving you up to 40% off (depending on your tax rate) coupon. You will pay full price up front, but it lowers your taxable income by the price of the item!

The only catch is that you must have the proper documentation, like a government rebate. It's like having a fortune in mail-in rebates with the government; all you have to do is send them in!

Watch the video at <http://www.youtube.com/watch?v=Pso-splJBu4>

BTW ... our members can get 50% off. Simply go to www.taxbot.com and click on Get Started. Enter the code "taxsaver" to apply the discount.

Flood Insurance Quiz

Test your knowledge at <http://insurancecommunityuniversity.com/university-resources/quizflash-flood-2014>

The World of the CFO: They depend upon the insurance agent more than you realize!

<http://www.agenciesonline.biz/monday-morning/the-i-opener-the-world-of-the-cfo>



Confused About How To Get More People To Visit Your Website?

It can be so frustrating!

You spend a fortune building your website, and you set up your Facebook page ... then you wait ... and you wait! Months later, you are still waiting for the crowds to flock to your site and buy from you.

We Can Help!

We work with many insurance agencies just like yours and help them get leads & sales 24 hours a day. That is exactly what having a web presence is supposed to do. We do it for them and we can do it for you too.

So why not give Eddie a call today at (770) 312-2342 for a friendly, no-obligation chat and find out what we can do for your business.

Tel: (770) 312-2342 or Eddie@FYIExpress.com



90% of Sales Success Is...

by John Chapin

Not to be cliché, but in reality most of life and business success is so simple that it borders on cliché. While the saying that "90% of success is just showing up" is true, there's a lot behind that 90%. First, most people won't do the hard work necessary to show up where and when they need to. Second, it isn't just showing up that matters, it's how you show up.

What it means to Show Up

Showing up means your number shows up on caller-ID, it means you physically show up on the doorstep, it means showing up at the places where your prospects and clients hang out and in the publications they read. It also means showing up in mailboxes, both physical and e-mail, showing up when and where customers need you, and going above and beyond and showing up in pleasant, unexpected ways. Showing up is keeping communication open, giving clients gifts, and doing what you can to build solid relationships that the competition can't crack.

Showing up isn't hanging out on Facebook for three hours or waiting for someone to call you. It's proactive marketing where you make it happen, where you control the number of people and prospects you interact with. In other words, showing up means doing the hard work that the majority of people avoid. This includes cold calling and doing anything else you need to do in order to have the number of prospects you need to exceed your business goals and have a huge network of people who know who you are, like you, and are excited about doing business with you.

How to Show Up

1) Show up prepared

Showing up prepared means being dressed the part, being sold on your product, and being able to speak enthusiastically and intelligently about your product. Being prepared means you qualify the prospect, find out what is most important to her, and focus completely on doing what's best for her.

Being prepared means being ready when your opportunity arises whether it's at a networking event, or you run into someone in an elevator or on the street. Being prepared means you're able to adjust and adapt to people and situations, you're able to zig when you need to zig and zag when you need to zag. You need to be prepared when the opportunities present themselves and then you need to be able to make the most of them. Love or hate Tom Brady, here's a guy who was ready when Drew Bledsoe went down, and the rest, as they say, is history.

2) Don't worry about showing up perfect

While you want to show up prepared, realize that there's a fine line between prepared and perfect. To err is human and you can never be perfect. Perfect is an excuse that the crowd uses to give into their fear and never take action. Don't worry about what's going to happen or having the perfect thing to say, just show up and let life take its course.

3) Work hard consistently and persistently

As Calvin Coolidge said regarding success, "Persistence and determination alone are omnipotent." You have to hang in there and be persistent, though not in an obnoxious, overbearing way. Regarding hard work, have you ever noticed that when you're on a roll, you get all the breaks? You don't get that random phone call with the "look-what-I-found" order when you're sitting there hoping the phone's going to ring or playing Words with Friends. No, you get it when you're calling people, chasing people down, working hard, pushing yourself and making it happen, that's when the breaks happen.

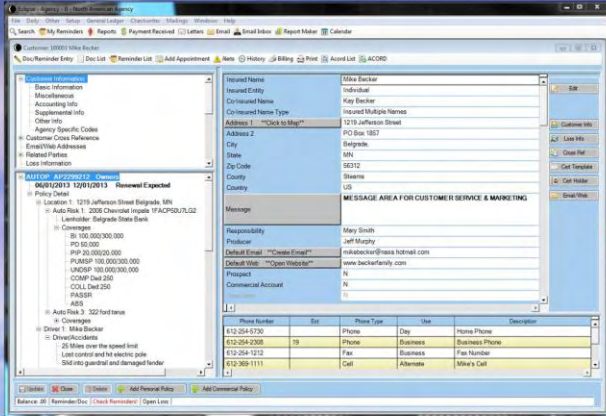
The successful keep showing up. They don't call once and give up, they don't fold like a lawn chair when they get an objection or something goes wrong during the day. The successful don't wait for the opportunities, they make them. If their ship doesn't come in, they swim out to it.

Ultimately, the reason why that 90% is so important is because the people who are willing to show up when and where they need to are simply willing to do what the unsuccessful won't.

Continued on page 37

eclipse

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90% of Sales Success Is...

Continued from page 36

They make the calls and do the hard work. They have the attitude, persistence and drive to overcome any and all obstacles. They're not making excuses, whining, or doing paperwork during prime calling hours. They "get" that if your purpose, your WHY, is strong enough, you'll figure out the HOW, you'll get it done, you simply *will* find a way. They also know that, no matter how dark, dim, and hopeless it may seem, the hard work will eventually pay off but you've got to have the self-discipline to stick to it and keep showing up until it pays.

Right now there's a call you need to make, it's the one you've been putting off for weeks, maybe even months, that call you've been afraid to make. Make it. From a personal standpoint, there's that person you've wanted to ask out, that trip you've wanted to make, that new adventure that you've been talking about for five years, but that you're afraid to take. Take it. For all of the above, schedule it and then show up. And while you want to be prepared, and you want to be ready, for most people that's just an excuse to give into the fear and not do it. Don't worry about what to say, or what to do, you'll be 90% of the way there if you just show up.

John Chapin is a professional sales and motivational speaker and trainer. For his free newsletter, or if you would like him to speak at your next event, go to: www.completeselling.com

John has over 26 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia. For permission to reprint, e-mail: johnchapin@completeselling.com.

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Easter Word Search

Find the hidden words pertaining to Easter.

N M W O L L A M H S R A M W E W C
 G E Y O V S S E D D O G M G K R M
 Y A T T B S K C I H C O G C E W P
 L S I P Q D B U A X B S G S Q B I
 I T L D E L A Y E M P T U Q O K Q
 L E I D Z G S G A O G R O N O P G
 R R T E H N K L Q Y R R N Q G A O
 E L R Z Q I E L F E D E A V H L O
 T L E L Y R T Y C E T N N S Q M D
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BASKET
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 BUNNY
 CANDY
 CHICKS
 CHOCOLATE
 CHRISTIAN
 DINNER
 EASTER
 EASTERLILY
 EASTRE
 EGGS
 EQUINOX
 FERTILITY
 GODDESS
 GOODFRIDAY
 GRASS
 HUNT
 LAMB
 LENT
 MARSHMALLOW
 PALMSUNDAY
 RESURRECTION
 SPRING
 VERNAL

All About Puzzles
 puzzles.about.com

Sopa de letras - La pascua

A ver si puedes encontrar las palabras ocultas.

N A R C I S O S S E C L U D R M Y
 M T I I F V P F A M I L I A D K S
 O U O N I T V A C S O R P E W Y E
 G L Q D O T I J E N O C S U L U C
 N I P O P N R J W D R F O I R I L
 I P W T R D A J I L I V T G P B S
 M A E I I J C T H L A J O B W M Ú
 O N N L M N S R E B D D G C M A S
 D E C L A E U N R B I Q H J I X E
 D S O O V G B E S R S O F S X I J
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 A A T E R H V L S O R L E P Y D T
 R N R I A B O E L C G O A M M W G
 Z A A T N C Q A U I O S L Q N O X
 C S R C I S T K N N C N K F Y S L
 B T L G D E D L T U A P D Q S B B
 J A G A O P H P A I J P Z E X V N
 A U P D E C O R A R D V O F R R M
 W H A S G R H U E V O S X R E E J

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 CANASTA
 CHOCOLATE
 COLORIDO
 CONEJITO
 DECORAR
 DESFILE
 DOMINGO
 DULCES
 ENCONTRAR
 ESCONDER
 FAMILIA
 FLORES
 HIERBA
 HUEVOS
 IGLESIA
 JESÚS
 LIRIO
 NARCISOS
 NIDO
 PASCUA
 POLLITO
 PRIMAVERA
 ROPANUEVA
 ROSCA
 TINTE
 TULIPANES
 VESTIDO

All About Puzzles
 puzzles.about.com

You Deserve a Break!

"Lexophile" is a word used to describe those that love using words in rather unique ways, such as "you can tune a piano, but you can't tuna fish", or "to write with a broken pencil is pointless." Enjoy these classics ...

When fish are in schools, they sometimes take debate.

A thief who stole a calendar got twelve months.

When the smog lifts in Los Angeles, U.C.L.A.

The batteries were given out free of charge.

A dentist and a manicurist married. They fought tooth and nail.

A will is a dead giveaway.

With her marriage, she got a new name and a dress.

A boiled egg is hard to beat.

When you've seen one shopping center, you've seen a mall.

Police were called to a day care center where a three-year-old was resisting a rest.

Did you hear about the fellow whose whole left side was cut off? He's all right now.

A bicycle can't stand alone; it is two tired.

When a clock is hungry, it goes back four seconds.

The guy who fell onto an upholstery machine is now fully recovered.

He had a photographic memory which was never developed.

When she saw her first strands of gray hair, she thought she'd dye.

Acupuncture is a jab well done. That's the point of it.

Those who get too big for their pants will be exposed in the end.





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July 10-12



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Single, Double, Triple, Quad Rooms are only \$94.00 if reserved by June 24, 2014.

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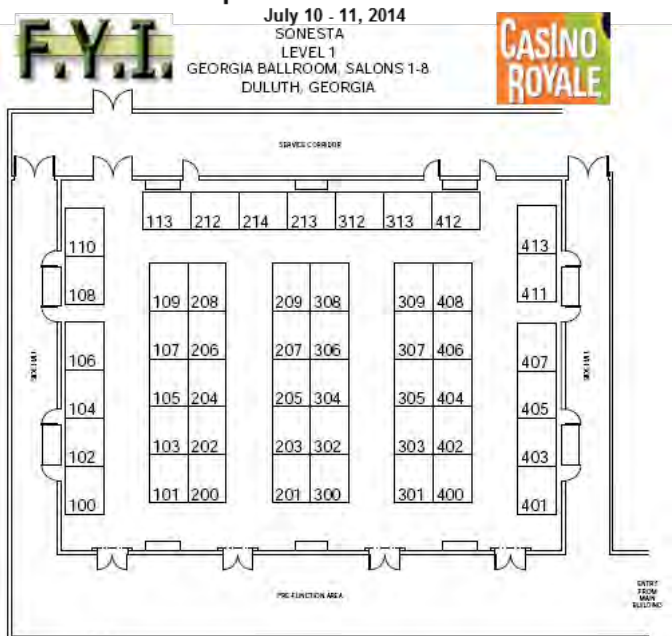
Earn up to 30 hours Continuing Education!

Pay for only as much as you need!

But wait ... there's more!

Free Trade Fair, Free Hospitality Suites, Free Continuing Education ... we've got it all.

Insurance Expo 2014 Trade Show Floor Plan



reservations travel pass rewards



High-speed internet: Always **FREE** at Sonesta

Stay connected (without the extra charge) when traveling to any Sonesta property in the U.S. Stream and surf to your hearts content with complimentary high-speed internet access. Just one more reason to stay with Sonesta.

Agent / CSR Online registration at <http://www.fyiexpress.com/agents--csrs.html>

Exhibitor / Sponsor Online Registration at <http://www.fyiexpress.com/exhibitors--sponsors.html>

Insurance Expo 2014 Continuing Education Agenda

Thursday, July 10th

9:00 a.m. – 12:00 p.m.: 3 hours Ethics CE

“Getting In ... Getting Out”

Secret Agents don't get to retire. Odds are they won't live to see tomorrow.

Agency Owners & Agency Owner Wanna-bees, on the other hand, can expand to their heart's content and sell at their price if they are properly prepared.

Attend this seminar and learn all the techniques to evaluate, buy or sell a “Mom & Pop” Insurance Agency.

1:00 p.m. – 3:00 p.m.: 3 hours FREE CE



Commissioner Hudgens' staff has been invited to bring you up to date on the plans for GA's Insurance Industry

This CE is free to everyone but you must register online at <http://www.fyiexpress.com/agents--csrs.html> since seating is limited to the first 240 registrations.

Attend DOI Update and Trade Fair and earn 3 hours Association CE Credit (max 3 hours per year)

1:00 p.m. – 3:00 p.m.

15 hours Personal Lines CE Self-Study Review & Monitored Exam



3:00 p.m. – 5:00 p.m.

Free Trade Show

250 Company reps ... all there to thank you for your business or show you why you should have a mutually profitable relationship.

5:00 p.m. – 7:00 p.m.

Welcome Reception in Hospitality Suites

Sonesta Gwinnett Place has 8 Hospitality Suites.

Your mission, if you choose to accept it, is to find and enjoy the hors d'ouvers and open bars sponsored by your favorite companies.

Dinner on your own

IE2014 Agenda

Friday, July 11th

9:00 a.m. – 12:00 p.m.: 3 hours P&C CE

“M.O.P.F.I.: The Secret to a Successful Agency”

Want to know how to increase agency income by 32%? Want to know how to implements the 4 R's?

Want to know how to find, hire, train & compensate the members of your IMF?

The secret code is M.O.P.F.I. It works every time.

1:00 p.m. – 3:00 p.m. : 3 hours FREE CE

50 Years of Bonding with Agencies

Insurance House, Southern Insurance Underwriters and Strickland General Agency are celebrating a combined 150 Years of Bonding with the Insurance Industry.

In honor of their Golden Anniversary, IE2014 is giving away 3 hours CE (150 minutes) to all attendees.

Attend Roundtable plus Trade Fair and earn 3 hours Association CE Credit (max 3 hours per year)

1:00 p.m. – 3:00 p.m.

15 hours Commercial Lines CE Self-Study Review & Monitored Exam

3:00 p.m. – 5:00 p.m.

Free Trade Show

250 Company reps ... all there to thank you for your business or show you why you should have a mutually profitable relationship.



5:00 p.m. – 7:00 p.m.

Welcome Reception in Hospitality Suites

Sonesta Gwinnett Place has 8 Hospitality Suites.

Your mission, if you choose to accept it, is to find and enjoy the hors d'ouvers and open bars.

Dinner on your own

Saturday, July 12th

9:00 a.m. – 12:00 p.m.: 3 hours CE

“Spies Like Us!”

It's not a question of if but when will your agency be attacked by Cyber Spies?

Do you sell BOPs & GLs? They are not enough to protect your office. Do you advise your commercial clients about the threat from cyber criminals?

More info at www.FYIExpress.com