

SMART AGENCY

BUSINESS INTELLIGENCE FOR SAVVY AGENTS



LEADERSHIP LESSONS

Bottom Up

How to make change happen when you're not CEO

By David Dye

Most human beings are wired to keep doing what they did yesterday because it costs less energy and it's safe.

So how do you create lasting change within an organization—especially when you're not in charge of it? Changing a culture from the inside takes time, and it starts with the culture you create within your team.

Here are six ways to challenge and convert mindsets to change when you're not the CEO:

1) Answer the question. When we're asked to change, all of us have one overriding question: "Why should I?"

Before proposing a specific change, take time to connect the dots. What about the current situation isn't working? How will this change improve the lives of your staff? The lives of their clients?

Know your audience here: One person cares about the data, another is concerned about the business's reputation and a third is focused on how changes will affect people.

2) Make them partners. People don't argue with their own input.

After you've shared the problem you hope to solve or the results you want to achieve, ask your peers for their ideas about how to make it work. Acknowledge the limitations and competing priorities they face.

Ask, "How do you think we can do this and also meet your objectives? What might that look like?"

3) Demonstrate success. Can you pilot the change in one area to demonstrate how desirable it would be for others? Can you find people in that test case who can be ambassadors for the change with their colleagues?

4) Take baby steps. People often resist change because they don't know how to do it. We are more likely to adopt small behaviors than large ones.

Try focusing on one or two fundamental behaviors, then building from there.

5) Share the score. Find a meaningful way to publicly track progress. It may be a scorecard, a weekly video or client testimonials.

When people learn they're 70% successful but their colleagues are 92% successful, they often work harder to close the gap.

6) Celebrate success. To win over those who are more reluctant, acknowledge those who are doing it well.

Be specific about what people are doing and why it's important, and celebrate in ways that are meaningful to the people you're acknowledging.

Author and international keynote speaker David Dye is president of Let's Grow Leaders (letsgrowleaders.com) and the award-winning author of "Winning Well: A Manager's Guide to Getting Results Without Losing Your Soul" and "The Seven Things Your Team Needs to Hear You Say."



SALES PIPELINE

Face Up

4 reasons to use an in-person needs analysis

By Matt Masiello

The needs analysis is not a new tool, but it's as important today as ever.

Traditionally, a needs analysis is used when initiating a discussion of insurance needs with a new client, then updated when conducting an insurance review with existing clients on an annual basis.

The idea is to provide a structured mechanism to determine the insurance needs of the client: types, amounts, beneficiaries and more. But in the digital age, is it really necessary to have this kind of conversation face to face?

Here are four reasons an in-person needs analysis is more effective:

1) Nuance. An automated system can't read facial expressions or body language, and it certainly can't rephrase a question or dig a little deeper based on those types of "tells."

Compared to a human conversation, an automated process is more likely to let some items fall through the cracks—potentially resulting in inadequate or incorrect coverage.

2) Rapport. Insurance agents who conduct needs assessments get to know their clients better—and the clients get to know them better as well.

Rapport is an important part of the sales process, and most clients and agents build it while performing the actual needs assessment. This results in true two-way communication, which not only creates space for clarification and greater understanding, but also solidifies relationships and increases retention.

3) Expertise. The face-to-face process also enables insurance agents to bring their experience and knowledge to the conversation. Most clients have very limited exposure to the insurance industry and therefore must be able to rely on the expertise of their adviser.

4) Thoroughness. An interactive, in-person needs analysis is more likely to identify changing life phases that typically require different coverages: Is your client single? A young professional? Newly married? A new homeowner? A new parent? Newly retired?

Because visual clues often assist in this process, a face-to-face needs analysis gives insurance agents a better opportunity to cross-sell additional insurance products, such as flood, small business, life, health, disability and more.

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