



Independent
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Agents of Iowa

Viewpoint

M A G A Z I N E

SPRING 2018 • VOLUME 36 • ISSUE 2
INDEPENDENT INSURANCE AGENTS OF IOWA



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Agency – Higher Commissions!

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Agency Conference

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Insurance Day On The Hill

How To Get And Stay Motivated
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Unfortunately it's not about higher commissions, but in some respects it's about protecting your commissions.

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I hope this gives you a better understanding on some of the topics that are discussed in great detail at the IIABA National Board Meetings. This is a two-day affair jam-packed with information reassuring my continued faith and confidence in the American Independent Insurance Agent System.

Terry McDonald, CIC

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by Terry Friedman, CPCU



**Independent
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Invest in Yourself and Your Agency – Higher Commissions!

2018 is an election year. If you have contributed to both PACs, thank you very much. I ask that you copy this article and personally give it to others in your office who have not supported our PACs.

PROTECTING YOUR COMMISSIONS

Hopefully I have your attention. Unfortunately, it's not about higher commissions, but in some respects it's about protecting your commissions. All I ask is that you take the time to hear me out by reading this whole article. I have purposely kept it shorter with that in mind.

Political Action Committees. To some people the acronym PAC is a dirty three letter word. Why? Well, for many it has a bad connotation associated with "buying" votes. Some feel PAC money might go to an incumbent or candidate they strongly oppose. Last but not least, PAC donations must come from personal money (as opposed from a corporation or LLC), and it's not even tax deductible. All are noteworthy reasons, but now let me make the case as to why all IIAI members should donate to our state and National PACs. **Please read on.**

After more than a decade on the IIAI Board and visiting with our elected representatives in Washington and Des Moines, I am absolutely convinced the PAC dollars we give incumbents and candidates do not buy a single vote. First of all, our PAC donations are relatively small, especially when compared

to the dollars given by many other PACs. I remember a few years ago the Iowa Trial Lawyers raised more money in one night than we raised the entire year.

So how does PAC money help member agents and the issues that are important to us? I believe first and foremost it gives us the opportunity to discuss our issues and concerns with politicians who represent us. We get a seat at the table, so to speak. Not only are we independent business owners, but we also represent the insurance concerns for the individuals and businesses we insure. We are voters, and we sell insurance to many voters.

The reason our PACs are important is because it is an indicator of our passion and commitment. The more members that contribute to the PAC, the louder the message it sends to

our state and federal senators and representatives. There are currently 652 IIAI member agencies in Iowa, with 5,253 licensed agents. As of the writing of this article, 132 agents have donated to our State of Iowa PAC (IIAI/PAC), and only 109 agents have contributed to our National PAC (InsurPac). If you're interested in how that translates to percentages, 2.5% of member agents have contributed to IIAI/PAC, and a little over 2% have contributed to InsurPac. Dollars aside, that doesn't show much passion or interest from our membership.

This year IIAI/PAC has raised a total of \$20,745, while InsurPac has raised \$19,040. The good news is that's an average of \$157 per contributing agent for IIAI/PAC, and \$175 per contributing agent for InsurPac. The problem is not enough members are contributing.

While we have had some success in getting our message heard with state and federal politicians, think how strong the message would be if 10%, 20% or 50% of our agents contributed? The more members that contribute, the stronger our voice and message will be heard. It shows politicians we care about legislation.

IIAI is well respected and has a great reputation with senators and representatives in the State of Iowa. This has been a result of years of developing relationships in the house and senate, in spite of minimal participation in our State PAC. With that said, IIAI has had many successes, none the less assisting with legislation that had a positive affect on agent's E&O, which benefits every agent. Iowa is considered to be a great state to do business, and that is primarily due to our laws and legal climate. As I've mentioned in the past, lately it's not so much what bills get passed into law, but more so what bills are kept from being passed into law. Every agent has benefited from the work IIAI has done.

Nationally, the major focus has been flood, health care and crop insurance. Health insurance continues to be on the forefront, where the Big "I" continues to advocate the repeal of the "Cadillac tax," keeping agent compensation out of the medical loss

ratio (MLR) formula, and protecting the employer-sponsored healthcare system.

The OMB (Office of Management & Budget) released its 2019 budget recommending cuts to the Federal Crop Insurance Program (FCIP), reducing the premium discounts for farmers, adjusting the gross income limit, and capping underwriting gains for carriers participating in the FCIP. The Big "I" has probably spent more time and resources trying to protect agent crop commissions than any other issue. Every agent that sells crop insurance has a vested interest in this issue, and should be donating to InsurPac.

Finally, there are currently proposals relative to the National Flood Insurance Program that the National Big "I" is supporting, including long-term reauthorization, while opposing cuts to the Write-Your-Own insurer reimbursement rate and agent commissions.

2018 is an election year. If you have contributed to both PACs, thank you very much. I ask that you copy this article and personally give it to others in your office who have not supported our PACs.

If you have only contributed to the State PAC – IIAI/PAC or just the National PAC – InsurPac, I ask you to consider contributing to the PAC you skipped. If you have not contributed to either PAC, I ask you to consider sending \$50 or \$100 to each PAC. Think how many ways you spend \$100. I'm asking you to invest \$100 in yourself and your livelihood. Better yet, consider joining the Leadership Circle, which is a three year commitment to contribute \$500 (\$250 State, \$250 National). While the dollars we raise are important, the number of agents contributing to our PACs sends an even louder message. Let your voice be heard, it's in your best interest.



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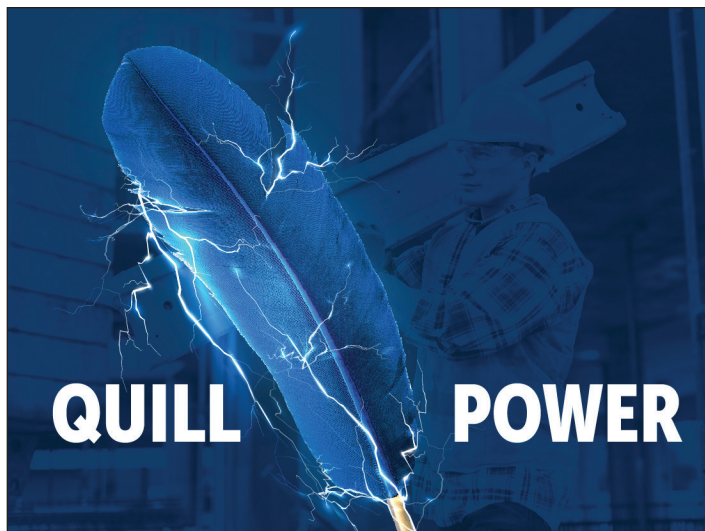
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by Terry McDonald, CIC



**Independent
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National Board Meeting Highlights

CONGRATULATIONS BOB SKOW, CPCU, CAE

One of the honors and privileges I am the benefactor of as your IIABA National Director is to attend three national board meetings every year held at different locations around the United States. All 50 States have a seat at this table which is in a horseshoe type formation, all facing the front table where the IIABA Executive Board, IIABA CEO and legal staff are seated. Behind the individual states National Directors are each states liaison comprised mostly of the current presidents/chairman of each state. Seated behind liaisons, are the Executive Directors/CEO's of every state as well.

This year was an exceptional year and marked a milestone in my career. Bob Skow was presented with the Chairman's Award by current IIABA Chairman Vaughan Graham for Bob's years of commitment and dedication to independent agents not only of Iowa, but across the nation. Bob was instrumental in many positive changes at the national level that will be felt by everyone for many years to come. Bob was not only respected by all state executives, but they looked to him for guidance and recommendations on how to run a successful state association. Bob will truly be missed by all agents and peers across this great nation. Bob, congratulations on your award and we all hope you and Connie happiness in your retirement years.



The meetings are very interesting to say the least. Chairman Vaughan Graham presided over the winter meeting in Palm Springs, California.

Chairman Graham started the meeting off with his report that included the following items:

- The IIABA continues to focus on advancing our mission statement, which is:
 - To provide members with a sustainable competitive advantage.
- Chairman Graham stressed that collaboration with states is vital to increasing non-dues revenue and recruiting/retaining members.
- Concerted efforts are being made to get out the message of the importance of using Trusted Choice® independent agents, such as through the CNBC "Billion Dollar Buyer" campaign.
- Finally, the Executive Committee is focused on bringing to a conclusion issues, whether national or state specific, that have been kicked down the road for years.

Some of the areas that were discussed over the next couple of days are listed below:

Government Affairs:

- IIABA achieved major victories with the recent tax reform, including pass-through provisions that will benefit most agency members, and the elimination of a proposed royalties tax that spared IIABA and state associations from millions of dollars in additional taxes each year.
- The National Flood Insurance Program ("NFIP") continues to receive short-term extensions, but work continues on comprehensive reform.

- Other big issues include healthcare, crop insurance (which expires in September 2018), the Department of Labor's fiduciary rule and overtime rule, NARAB implementation, and Federal Insurance Office Reform efforts.
- The pros and cons of creating an association health plan are being investigated.
- IIABA and state associations achieved a significant victory by obtaining a number of important revisions to the NAIC's model data security rules, including a carve-out for agencies with fewer than 10 employees. States were encouraged to work on making additional improvements if the model law was being adopted in their states, and IIABA has information available on additional improvements that can be proposed.

InsurPac:

- InsurPac donations for 2017 exceeded the goal of \$1.1 million.
 - Iowa had another great year.
- 11 states achieved Eagle status (averaging more than \$100 per agency), 33 states hit their goals, and 31 states hit their young agent goals.
- It was noted that some states still have significant room for improvement, and the InsurPac committee offered to assist any state that would like to work on increasing its contributions.
- Improvements have been made to the donation process, including a no-login website and a text-to-give system, by texting "insurpac" to 797979.

Board Steering & Election Committee / At-Large Executive Committee Election Rules:

- Veronica Della Porta (FL) and Todd Jackson (IN) were announced as candidates for the at-large member of the Executive Committee election in August 2018 in Springfield, MA.

Governance:

- Chairman Graham announced the creation of a task force to investigate all areas of our association's

governance. He said the task force would be represented by all IIABA stakeholders, including five agent volunteer leaders (three members of the Executive Committee and two IIABA directors) and four association staff members (two state executives and two IIABA staff).

Trusted Choice® and TrustedChoice.com®:

- Trusted Choice® is continuing to follow its "assist, brand and connect" strategy.
- Trusted Choice® offers Advertising 101 assistance, the MeasureUp benchmarking platform for agents to compare themselves to peers, content and graphic design customization, digital social media checkups, digital website reviews (an approximate \$1,000 value if purchased retail), and the Power of 30 Seconds program to provide in-bound phone call handling training.
- Trusted Choice® has partnered with CNBC and Tillman Fertitta's "Billion Dollar Buyer" television show, where Tillman airs organic vignettes of him discussing business-related insurance issues and encouraging viewers to contact a Trusted Choice® independent agent. The spots will air through this Fall, and an estimated ten million consumer impressions are expected from the campaign.
- TrustedChoice.com® is making constant and continual refinements, adjustments and advances as it continues to grow and improve.

Membership Recruitment & Retention:

- Spencer Houldin provided an update on membership recruitment and retention and said there is a lot of opportunity with the number of agencies that are not members of the Big "I".

Multi-State Membership:

- Chairman Graham went over the issue of multi-state membership. This issue has been around for many years. He said an IAAE (State Exec) task force created a proposal

that was not dues revenue neutral to states. He said the proposal was modified by IIABA to make it revenue neutral to IIABA and all states, but the modification would require a revision of IIABA's Bylaws.

- A straw poll of Directors was taken, and the consensus was not to proceed with discussion about multistate membership proposals at this time.

IIABA's For-Profit Programs under Big "I" Advantage:

- An update was given on the possible creation of an industry-tailored 24/7 call center service offering for IIABA agency members.

Roundtable Meetings:

- IIABA Directors and State Association Presidents/Chairpersons met in small roundtables led by members of IIABA's Executive Committee to discuss ideas for improving the structure of IIABA board meetings.
- IIABA Directors, State Association Presidents/Chairmen, State Association Executives, and IIABA staff met in small roundtables led by members of IIABA's Executive Committee, and grouped by states with similar membership penetration, to discuss membership recruitment and retention issues.

I hope this gives you a better understanding on some of the topics that are discussed in great detail at the IIABA National Board Meetings. This is a two-day affair jam-packed with information reassuring my continued faith and confidence in the American Independent Insurance Agent System. If you have any questions or concerns about the activities of your National Board, please email or call me. I would remind you that the IIABA National Board represents a large cross section of agents that have verifying issues, so something that is important in the coastal areas may not be the same as the Midwest. With that said, I am sent to these board meetings to represent issues of Iowa Agents first and that is what I plan to continue to do.



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Rural Agents

Nearly 500 agents and company representatives attended the 2018 Rural Agents Conference held in Des Moines. They were greeted by several great speakers, activities and farewell reception for long time IIAI Executive Bob Skow.



Governor Kim Reynolds addresses the large group of independent agents.



Dr. Art Barnaby speaks on the agricultural economy.



Phillip Hayes from IRI Consultants discusses the 2018 Federal Farm Bill.



Clarissa Preston from National Council of Workers Compensation (NCCI).



Keynote speaker Aaron Thomas of Parkersburg discusses overcoming tragedies and moving forward in life.



Iowa Insurance Commissioner Doug Ommen speaks with Bob Skow at the reception honoring Bob's retirement.



Jessalyn Hendricks addresses drones and insurance coverage.



Jim Drummond of Nationwide Agribusiness speaks on hog confinement operations.



A packed house in attendance at the Rural Agents Conference.



Agents gather at hospitality rooms.



Aaron Thomas



Ryan Michalek of Nationwide Agribusiness speaks on hog confinement operations.



Tom Cory discusses organic farming in Iowa.



Food and beverages being enjoyed by all.



Nina Do of Selective Insurance Company address flood insurance issues.



The crowd packs the hospitality rooms.



Agents mingle and discuss in the day's events.



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Getting the



from Your Agency

By: Al Diamond

Variations on the parable about the goose that lays the golden eggs exist throughout the world. The point of the parable is that if you find the goose that lays golden eggs, feed him, treat him well and reap the benefits of your great luck. If you kill the goose expecting to reap the reward of her production all at once all you will get is one meal of cooked goose. If you find the goose that lays golden eggs you are best off not being greedy and enjoying the benefit of the golden eggs as they are produced.

Many agents find themselves in an enviable position. They earn a good living, albeit a stressful one, by helping many clients protect their assets. And doing so over a full career brings many clients who continue to support the agency owner through their renewals, forming a basis of considerable value to the insurance agency owner.

For many of us our agencies are our "Geese that lay the Golden Eggs". We find the gosling. We raise it and feed it and watch it grow larger. At some point the eggs it lays become 'golden' in that they provide both current income and future value in our agencies.

But too many agents try to reap the

benefits of their agency value before they are ready, selling the goose even though it is capable of laying many more golden eggs. Will someone pay us well for "selling the goose?" -Absolutely. But unless you have no children or successors to take over the agency and continue to enjoy the fruits of your labors your decision to sell your agency because of the high price being offered is a fool's errand.

We were recently in an agency that was offered a price that was several times the revenue generated and many times the compensation the owner achieved from the agency's operation. Their question to me was, "Why shouldn't I take advantage of this wonderful offer?"

The agency owner was 54 years old, had no debt and was realizing over \$300,000 in annual income, far more than he ever expected to achieve. The price offered him would have been equivalent to many years of his income. He had a 30-year-old son and a 25-year-old daughter. He was assured that they would continue to have jobs with the buyer. A multi-million dollar offer and guaranteed positions for his children – what more could he ask.

I asked him how long he expected to work if he didn't sell the agency. He responded, 10-15 years but he would slow down when the kids took over. I asked him for his growth rate – around seven percent per year. And he was taking about 20 percent of the agency's revenue for himself. Then I asked him if his children would also be expected to work until at least 60 and he said, of course.

Crunching some numbers this is what I showed him.

If you stayed in the agency and paid yourself 20 percent of the revenue for just the next 10 years AND if you grew only half of your historical growth, you will take over \$3.6 Million from the

agency and STILL HAVE THE ASSET VALUE.

If you transferred the asset value to your children (with them paying you for it over time) after 10 years THEY will accumulate another \$12.4 Million in income from the agency over the following 20 years (until their 'next gen' is ready to assume control – or not) allowing them to cash in the value of an agency three times its current size.

An offer for a healthy, profitable agency before an owner is required to sell is like someone offering you 12 golden eggs if you would sell him the goose that lays the eggs with which he will pay you. Your response should be that if I wait twelve days, I'll have that many eggs and **STILL HAVE THE GOOSE, AS WELL!**

When do you sell an agency?

When you lose your health – God's way of telling you to re-prioritize your life, or When you lose your heart for the game – you no longer enjoy the



business, your clients, your employees, etc., or when you want to turn the ownership and management of the business to the next gen, staying to support and counsel them, or when you are ready to retire, have no perpetrators and want or need the cash out of the agency to help support your future. Don't be tempted by the offers that abound for the Goose that Lays Golden Eggs.

PS – many buyers offer to keep children or long-term employees in their on-going roles. But neither you nor the employees can guarantee sufficient satisfaction from their continued role to keep them happy enough to stay. Many buyers change the way the business operates and make continued employment difficult or untenable for the folks that you might be protecting.

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ARE YOU MARKETING YOUR AGENCY OR HOPING FOR ENOUGH REFERRALS?

By: Kelly Donahue-Piro
President: Agency Performance Partners
Co-Founders: Agency Appeal

In today's world it's no longer enough to have an insurance license and a few designations. You actually have to have a vision for marketing your agency in 2018. This includes very technical strategies such as email marketing, social media, paid search ads and data base analytics. You thought learning about crop insurance was challenging, well marketing in 2018 has gotten even more complicated.

With complications come solutions. Now that marketing is significantly advanced you can find help for less of an investment. However, every agency needs to identify a marketing strategy with a budget. All too often we see agencies with no budget for marketing or such a minimal expense that it simply won't work. As an agency owner we need to think more like a business owner than an agent. Growing businesses invest in marketing and all too often many agents don't invest the way they should.

So why don't agencies invest? For many agencies they don't know where to start. You may read about other agencies or be in Social Media groups that make your head spin. Instead of taking a baby step we all too often retreat because well, referrals come in and we are growing with baby steps. For every agency owner you need to know if you are growing by rate increases or by real growth. Rate increases work for a while but with carriers cutting commissions, rate increase won't work forever.

So, if you are newer to the marketing bandwagon where should you start. The best place to start is by building your brand. Branding is complicated

but it's the image your business shares with the world. Similar to how you dress and the car you drive, your brand is the image that you project to the world. When your image isn't spot on you will struggle to market since your message will lack polish and often be dated and unnoticeable. A great brand sticks out and fits like your favorite suit. If your business card looks different than your website than your brochure, you need to remember branding is the baseline.

From there you need to make sure you have a modern website that is mobile friendly and easy to use. Literally, every day I am on my website posting, clicking and checking things. If you don't visit your own website once per week I bet your site is outdated. Websites are your welcome mat to the world. They are your 24/7 sales person. Polishing it up is making sure that your hardest working sales person has plenty of coffee. Your site should be yours no leasing websites, SEO optimized and mobile friendly. Your phone number should be clickable and in the top corner and contact forms need to be on every page.

After your website is top notch next head to social media. Social media is a highway to your website. You can take your brand guide and create the right cover images and information on your social channels. At a minimum you should be maintaining Facebook, Twitter, LinkedIn, YouTube and Instagram. Overwhelmed yet? We get it. Take one at a time and make each one work. Also, remember that Rome wasn't built in a day and neither will your social media strategy. It's better to pace yourself on each platform to

understand it than to do all of them sometimes kind of ok. Social media is all about consistency.

From there get to blogging. Blogging is a great way to tell your story and build rich engaging content. Now don't go writing all about insurance only content. You have to write about your business, your community and insurance. Think in 1/3s. One third your agency, one third your community and one third insurance. Remember the goal isn't just for a direct sale, it's to build awareness, good will, trust and authority. You do this by telling your story to your readers. Don't worry if you don't have a huge following. Remember Google is following and they are indexing your content to boost your sales.

Now that you have the major highways going to your beautifully branded website, it's time to get to video. No one loves seeing themselves on video. We all want to lose 10 lbs. before doing it but there is no reason to be shy. By the time you do your 10th video it won't matter anymore. Don't let your biggest critic (you) get in the way of spreading the word on the need for insurance. Keep it short and sweet and be genuine. You can tell the reason someone needs certain coverages in video format far better than a blog.

Marketing your agency may seem exhausting. However, it's necessary. If we aren't embracing the future, we have to realize we are making a short-term decision out of fear rather than smart business decisions. Remember there are plenty of vendors and other agents who are happy to help guide you on your journey!

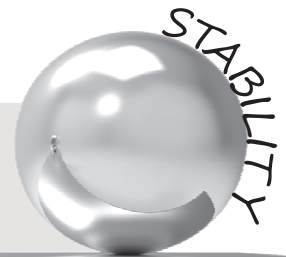
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Insurance Day on the Hill

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IIAI Board President Terry Friedman accepts a Proclamation from Governor Kim Reynolds and Lieutenant Governor Adam Gregg making February 13th, 2018 Iowa Insurance Day.



Iowa agents listen attentively as Governor Reynolds speaks to the group.



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How to Get and Stay Motivated when Selling

by John Chapin

Sales is a profession that requires you to be “up” and motivated most of the time. It is also a profession in which you can get knocked down very quickly from the amount of rejection that’s required for success. As a result, one of the biggest questions I get from salespeople is: **“How do I get and stay motivated?”** Here’s my answer.

4 Paths to Motivation

There are only four forms of motivation. They are: external negative, external positive, intrinsic, and peer motivation.

Motivation Source #1: External Negative

Or as my first manager used to say, *“If I put a gun to your head you’d do business.”* This is a negative consequence or penalty for not doing something. This was third place in Glengarry Glen Ross, or as Alec Baldwin’s character said in the movie, *“Third prize: You’re fired!”* This motivation is all about accountability and consequences.

When motivating others a sales manager usually starts with a probation period followed by loss of one’s job for failing to do the necessary work or make quota.

When motivating oneself, the most effective form is usually a financial penalty. For example, when putting off some scary calls to big prospects, I finally told a friend that if I didn’t make the calls in the next 30 days, I owed her \$1000. By the way, I made the calls on day 29. Yes, sometimes I struggle with this stuff too.

Motivation Source #2: External Positive

External positive was first and second place in the Glengarry Contest: *“First prize: a brand new Cadillac.*

Second prize: this fine set of steak knives.” This is a reward for work done or a goal achieved. This is not as powerful as the first motivator as generally we respond more to pain, but is still a way to get leverage on ourselves and others.

To motivate others this could be \$100 for the person who makes the most calls in the next hour or a limo lunch for whoever closes the most business this week.

To motivate ourselves this can be dinner at our favorite restaurant, a dream vacation, or some other indulgence upon the completion of a goal.

Motivation Source #3: Intrinsic

This is the most powerful motivation among high-achievers. This form has the most potential power and, if strong enough, can be used all by itself. This is the *“personal WHY”*. In other words, what are the personal reasons you need to be successful?

To motivate yourself, decide what you really want out of life. What do you want your life to ultimately look like? What do you want for your family and your kids? What do you want to do and be? If you had no limitations on time or money,

how would your life be different? What will your perfect day look like 20 years from now? What drives you? Is it your dream lifestyle, taking care of your kids and future generations, to leave a lasting legacy, a combination?

To motivate others, help them find their WHY. Where do they want to be in their career 5, 10, or 20 years from now? Ask them: If they had no



limits on time or money, what would they have and do with their life? What is their endgame? Do they want to retire and to where?

Motivation Source #4: Peer

This is who you spend your time with personally and professionally. People usually rise to, but rarely above their peer group. *"Birds of a feather do flock together."* This also relates to your environment. If you have an office of negative people in which no one is held accountable, any success will be fleeting or completely non-existent.

To motivate others provide a work environment that is positive and professional and one in which people are held accountable. Have them look at the people they hang out with. Aaron Hernandez and Tom Brady have/had different peer groups.

To motivate yourself means hanging out with positive people who have goals and are achieving big things. It also means getting rid of negative people and negativity in general.

Some Other Ways to Motivate Yourself

- Write out your goals in the morning and at night and have them in front of you during the day.
- Create a vision (dream) board.
- You can't watch the news and be positive. Keep negatives out and put in plenty of positives through books, thoughts, images, and inspirational and motivational ideas.
- Have rituals and routines in place to create self-discipline.
- Announce goals to friends, family, and in public forums, and have people hold you accountable.
- Have a coach, mentor, or mastermind group hold you accountable to your goals and dreams.
- Accept that there will be problems and see them as challenges.
- Have a support system in place, people who are positive and up-beat and will help you turn around a tough day.
- Take 100% responsibility for your life. Where you end up will come down to you and what you do, not the economy, the job market, who's president, or anything else.
- Realize that doing what you need to do is ultimately a question of character and integrity.
- Who wins when you win and loses when you win? Who is for you and against you? Make sure the right people win.
- Every call gets you closer to a sale. If a sale is \$1000 and you have to make 100 calls, each call is worth \$10 regardless of what happens.
- If it will ultimately take 10,000 hours of work for success, every hour you put in gets you closer.

"This is who you spend your time with personally and professionally. People usually rise to, but rarely above their peer group. *"Birds of a feather do flock together."* This also relates to your environment. If you have an office of negative people in which no one is held accountable, any success will be fleeting or completely non-existent"

- Every day you either grow or die based upon the effort you put in. Chose to grow today.
- The quickest way to motivation, self-esteem, and self-confidence is to get the job done, especially when it's hard or you don't feel like it.
- Get comfortable being uncomfortable and face and conquer fears. Do something that scares you every day.
- Your legacy, your future, and the future of those closest to you, are all at stake every day. What's required is that you do what has to be done and push and stretch yourself to your potential.

Realize that you won't always be motivated. That's why it's important to form good habits through self-discipline. If you have an ingrained habit of making all your prospecting calls every day from nine to noon, then on the day you feel a little down, that habit will help carry you through.

Also, whether or not you are motivated, you have a job to do and promises and obligations to live up to. You have to find a way to get the job done. In life there are things we don't want to do that we have to do anyway. If you simply put in the hours, make the calls, and do the necessary activity, you will be successful.

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Today, 15 billion “smart” devices use wireless technology to talk to us and each other, according to Intel. This Internet of Things (IoT) is expanding rapidly: Intel projects that by 2020, it will consist of 200 billion devices. That’s approximately 26 smart objects for every human being in the world.

Accenture reports that 44% of insurers expect connected devices to drive revenues over the next three years, while more than 60% have already launched or piloted solutions that incorporate connected devices. And although the insurance world’s foray into telematics has so far focused mainly on auto, the home is the next frontier for insurance organizations to make their mark.

From water and air quality sensors to smart thermostats, alarm systems, door locks and video monitoring equipment, “all sorts of electronics can be installed in the home which a carrier can have a role in,” says John Luckner, advisory principal at Deloitte & Touche and Global Advanced Analytics Market Leader. “But it requires the carrier to develop a broader story than just ‘We just sell insurance.’”

“What gets commoditized is policy and coverage,” agrees Stephanie-Trunzo, chief operations officer, chief digital officer and partner at PointSource, a digital transformation

firm. “Home telematics is going to give insurance organizations the ability to differentiate based on data, value and knowledge.”

Why Smart Home?

Jessica Groopman, research director and principal analyst with Harbor Research, says smart home telematics span three categories: energy management; convenience, health and comfort; and safety and protection.

“As insurance companies are providing benefits across all three of those areas—tangible value, whether it’s in the form of safety, cost savings, energy efficiency or just a notable difference in convenience—that becomes interesting to consumers,” explains Groopman, who heads research strategy and specializes in consumer-side IoT.

Trunzo believes the most immediate opportunities for insurers lie in “things that avoid creating a claims process cycle”—smart devices that enable them to step in before a homeowner experiences a loss, -shifting the focus from reactionary services to risk mitigation and loss prevention.

“It’s all about monitoring the system not only when there’s a problem, but for preventive care as well,” Trunzo says. “You’re giving homeowners the ability to take better care of the systems in the first place.”

That’s the inherent value of the

smart home: Homeowners want to avoid loss. “They don’t want water in their house, they don’t want their floors ripped up, they don’t want the inconvenience,” Luckner says.

“At the end of the day, it’s great that if there is water damage, the company is going to step in and pay,” agrees Gwenn Bézard, Aite Group cofounder, research director and insurance practice leader. “But in the first place, it would be better to not have to go through the headache. The ideal scenario is there is no claim.”

If a heater breaks down, for example, pipes may freeze in the middle of winter while a homeowner is on vacation. “When you come back, you may have a flood because the pipes burst,” Bézard points out—but not if the insurance company notices first with the help of a smart thermostat. “The insurance company could be more part of the solution, helping with monitoring and dispatching a technician if something’s wrong.”

And smart home telematics improve the insurance experience in another key area, as well: Because they track real-time behavior, they provide a clearer foundation for pricing and underwriting standards.

“Let’s be honest—insurers are probably not best known for providing a ton of transparency into the rating, underwriting and pricing variables they use,” says Drew Doleski, product leader - IoT, connected home at Verisk Insurance Solutions. “An IoT-driven structure is a big step forward in terms of transparency.”

Beyond Commodity

At a time when debate is swirling about commoditization of personal lines insurance, smart home telematics present an opportunity for insurance companies and agencies to increase their value proposition beyond the traditional scope.

“In an industry where customers have now been trained that the only thing they should care about is price, that’s a very difficult place for an agent to be,” Luckner says. “As price goes lower and lower, that means the only way for agents to maintain growth is

to sell more. But they're being asked to sell more in an essentially static market—or, in some cases, a declining market.”

Compared to auto insurance, where customers might be more likely to leave their needs in digital hands, most consumers want a human face on their home insurance. “One of the things that’s unique about the home is that it’s our home,” Groopman says. “It’s one of our most intimate realms. If you have an issue in the home, that’s going to be something that feels very vulnerable. And that’s not the time when you’re going to want to particularly depend on a dashboard.”

Groopman anticipates that smart home telematics could help agents transition from a sales role “to really a product experience or service experience role—both for ongoing experience for customer support and what happens when things go terribly wrong.”

Smart home telematics, then, give agents a forward-thinking platform on which to “build their relationship and show value to the policyholder by recommending a fix,” Trunzo explains. “That helps the agent create a tighter relationship and show more value to their customers. It helps the policyholder, and it certainly helps the insurance company, because they’re going to keep the cost of claims down that way.”

This win-win-win is why companies like Allstate, Liberty Mutual and State Farm are already investing heavily in smart home telematics: All three have partnered with Iris by Lowe’s, a smart home management system, to deliver related products and services to their customers.

“Your home is most likely the most valuable asset you have, so we see it as helping our customers better protect the major investment of their life,” says Justin Herndon, media relations manager at Allstate. “We’re trying to transition what people expect from a typical insurance company, because it’s not just about protection and paying your premium every six months or a year.”

Expanding the Ecosystem

Moving forward, the value of smart

home telematics will extend beyond the insurer/agent/insured relationship. While the first stage centers on the consumer, the second wave will revolve around creating a business-to-business ecosystem.

Consider a hailstorm that damages a particular area. A roofing supply company could pay attention to weather information, notice where there’s been a hailstorm, use a drone to collect information about the damage, estimate which supplies are necessary and report back to the insurer.

“Then, the insurance company’s working with their ecosystem of suppliers and contractors network to respond,” Trunzo predicts. “Now, you can leverage all this exact same kind of thinking to create much more intelligence in the supply chain of all the people who are involved.”

If an insurance company builds a solid supply chain and network of partnerships while maintaining a strong relationship with the homeowner through the sensors that give them first notice of loss, “they can then help ensure they’re getting the best price on fixes or contract work or materials,” Trunzo explains. “That’s another way to really differentiate: When something bad does happen and you need to activate this policy, we’re helping you save as much money as possible not just on the policy itself, but on anything you need to pay out of pocket as well.”

Lucker says it’s an opportunity for insurance companies and agencies to become trusted resources for information rather than just a source of reimbursement when things go south. “If I’m looking for an exterminator, it would be great to be able to go to my insurance company and say, ‘Who do you recommend?’” he points out. “Better yet, if I use this exterminator and they send the insurance company a report that says ‘John’s house is bug-free,’ maybe you give me a discount because that discount would be less than the average loss of a bug event.”

Herndon says Allstate has similar plans. “We want customers to look at our agents as not just somebody you occasionally look to for a home review,” he explains. “We want them

to be able to depend on them for advice, too. It’s not just about selling insurance anymore. It’s about protecting and making life easier.”

“IoT is going to enable more than just interoperability across devices—it’s really going to enable interoperability across industries,” Doleski agrees. “That’s a really unique opportunity for insurers to deliver those differentiated value propositions and services. Maybe it’s just helping people live smarter, or maybe it’s saying, ‘If you change these behaviors, we can help you reduce your energy bill’—something that’s historically outside the scope of what insurance does.”

Jacquelyn Connelly is IA senior editor.

‘THE CREEPINESS FACTOR’

As the Internet of Things (IoT) continues permeating all areas of human interaction, one of the biggest hurdles businesses will face is what Gwenn Bézard, Aite Group cofounder, research director and insurance practice leader, calls “the creepiness factor”: consumer unease with companies collecting private information about their lives.

“A lot of the concern comes from distrust and a lack of transparency about what is being used and why,” points out Stephanie Trunzo, chief operations officer, chief digital officer and partner at PointSource, a digital transformation firm. “Perception is set by expectations.”

According to John Lucker, advisory principal at Deloitte & Touche and Global Advanced Analytics Market Leader, “all the research shows that customers tend to not worry about these things as much if they believe the value equation is in their favor—if they’re getting more for that sacrifice of privacy than they’re giving up in the information they’re generating.”

Privacy concerns, then, will fall away if organizations capitalize on one thing in particular: consent. “So much of this comes back to the user’s ability to choose,” explains Jessica Groopman, research director and principal analyst with Harbor Research. “The ability to communicate how consumer data is being used, sold, shared and given to third parties becomes central to consumers actually understanding what it is they are giving away.”

“It’s only creepy when I haven’t consented to use my information to do something within my policy,” agrees Drew Doleski, product leader – IoT, connected home at Verisk Insurance Solutions. “How we get to the point in the home where everybody’s feeling super comfortable with this—that’s an industry-wide challenge, but the indicators are there. This is the future.”

—J.C.



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by Tom O'Meara,
Chief Executive Officer



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FINANCIAL SERVICES EDUCATION FOUNDATION

I presently serve on the Board of the Iowa Insurance and Financial Services Education Foundation (IIFSEF). Our objective is to raise money and award financial scholarships to college students currently enrolled in insurance studies both at the University of Iowa and Drake University. The Board is given the task of reviewing all applicants from each University and selecting several candidates to be interviewed. I recently spent a day at Drake interviewing a total of nine students for three scholarship awards.

It was an extremely difficult task reviewing applications in order to narrow the field down to a select group of students to be interviewed. It was, however, a far greater task after interviewing the nine students to select only three of them to receive a scholarship award. We could not look merely at grade point average alone because they ALL excelled in the classroom. Other factors included community and school involvement; extracurricular activities; interviewing skills and communication; and desire to work in the insurance and financial services industry. At the end of the day, the candidates were all amazing and deserving of a scholarship. Unfortunately, our funds are limited and we had to select only three from

the group. The group we interviewed at Drake were very diverse. We had men, women, Iowa natives, students from all over the United States, and students from foreign countries. We had a CEO from a local insurance company on the interview panel who commented that he would hire any one of the nine candidates we interviewed.

At the end of the day when all the candidates had been interviewed, I was not only tired and confused but I was extremely enthused as well. Tired from a long day of interviewing students one after another all-day long. Confused due to the high quality of




each and every candidate we spoke with and the task of selecting scholarship recipients from the group. And finally, I was very enthusiastic about our future in the insurance industry based on this group of individuals. We are reminded almost daily about the negative aspects of our young people in today's society. I was re-energized by the passion, desire, and professionalism of this select group of students. I could not help but think back to when I was graduating from college. First off, I was ready to be done with school. I was ready to take on the world with my college degree however, I had no direction. It did not matter to me where I worked or what I did. I only knew that I was done with school and now it was time to make money. It did not turn out to be quite that easy. It took me several years and several different jobs before I landed in the insurance world and began to develop my "job" into a "career". I have no regrets looking back however

as I realize that I was able to take a little something from every job I held and use it in a positive way in my next position. This group we interviewed were all very focused on their life and career after graduation. I'm certain many of them will fulfill their passions and dreams and there will undoubtedly be those that choose different paths. Regardless, I would like the ability to follow each of their careers to see where they end up.

Following up to this story, the Independent Insurance Agents Association recently awarded six \$1000 financial scholarships to dependents of Independent Insurance Agents throughout the State of Iowa. We received nearly 100 applicants for these six scholarships. I was not part of this review and selection committee. We have a group of agents from around the state who review the applications and select the winners based on a variety of criteria. An agent

may not participate on the committee if anyone from their office has a son or daughter who has applied. After receiving and reviewing many of the applications that we received in our office, I was extremely grateful that I was not a member of this particular selection committee. Once again, the quality of applicants was extremely impressive. Besides being incredibly bright students, the applicants showed their commitment to their community, extra-curricular activities, and future goals and desires. Although only six scholarships were awarded each of the candidates should be extremely proud of their accomplishments. Equally, the parents of these children should be proud as well. It is clear from the resume's provided, our future rests in good hands with what I have witnessed through these two scholarship awards process.

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