



Independent
Insurance
Agents of Iowa

Viewpoint

M A G A Z I N E

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INDEPENDENT INSURANCE AGENTS OF IOWA

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We are committed to a quality of service that subscribers demand and insurance professionals expect. In achieving these objectives, we employ a dedicated customer support staff and we focus on your continuous involvement. As well as improving the culture we give to our members.



by Tim English, CIC

Three Traits of a Highly Successful Independent Insurance Agents in Iowa



Independent Insurance Agents of Iowa

SERVICE, TRUST AND LEADERSHIP!

*I believe many independent insurance agents in Iowa have three common characteristics making them successful in our industry...**Service, Trust and Leadership!** Many of these same agents don't even realize they have the above qualities, they just come naturally. Let me expound a bit on each of the aforementioned traits that distinguish agents from being just average.*

Service – I see many examples of independent agents across this great state giving back to their local communities. Whether it is volunteering on the local school board, city council, church group, hospital board, or coaching a local little league team, our customers see the commitment given to a worthy cause or charity by agents and helps solidify your relationships.

Our 41st President George H.W. Bush passed away recently and my favorite quote of his was “**any definition of a successful life must include service to others**”. Service to others, to me, is being unselfish, it means doing something for someone else without expecting reward or gain. Successful agents make every effort to give to others without expecting anything in return. They are “**paying it forward**”.

Trust – The glue holding any business relationship together is trust, and trust is based on integrity. Insurance agents who do not establish trust with their clients don't last long in the business. Successful agents are honest and fair with clients and do their best to protect them from unexpected financial emergencies. They rely on us to deliver the best possible insurance protection at the best price and being there in a time of crisis.

Every industry has some bad apples and ours is no exception. However, I believe the vast majority of agents in Iowa are honest, ethical, hardworking, and knowledgeable professionals. With insurance options available to

consumers through the internet, I believe most consumers still want a local agent to give them advice they can trust!

Leadership - A good leader is one who has a clear vision and has the ability to share their vision with others and inspires them to follow willingly to achieve that goal or vision. As we go about our daily lives, we find ourselves in varying degrees of leadership – in our family, our communities and in our offices. How do you handle your role as a leader? Successful leaders lead by example and try to coach or mentor others to become effective leaders in the future.

I've been fortunate to have effective leaders coach, advise, and mentor me along the way in my insurance career.

Their patience has helped me become a better person, agent, and leader. Agents who are trying to motivate and inspire others to be successful

in this industry and show that you're willing to put them first, is the mark of a true leader!

As we begin the new year, I challenge all agents to work on the three traits to become a better agent. When you put all three of the above character qualities together, you get a recipe for a success in not only the insurance industry, but also in life. **Keep paying it forward!**

Our 41st President George H.W. Bush passed away recently and my favorite quote of his was “any definition of a successful life must include service to others”

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by Terry McDonald, CIC

Big "I" Hires

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What is it and how does it give my agency a competitive advantage in hiring staff, producers and administrative employees.

As independent insurance agents, we are often faced with the challenge of hiring new people in our agencies due to growth, terminations, turnover or retirements. It is very clear that the future of the independent agency system relies on us finding the brightest talent available. According to a Jacobson Group survey, voluntary turnover rates have risen from 9.8% in 2009 to 13.7% in 2017. The Gen X, Gen Z (aka Millennials) and Gen X workers are very mobile. So, finding the perfect producer or CSR is challenging if not impossible. When owners were asked what biggest hurdle they faced in 2018, 44% responded by saying finding new qualified employees.

As many of you have experienced, the quality and education level of new employees has increased, hitting new highs. This is due to the complexity of the sales process for producers (value added services) and the increased workload insurance com-

panies place on our agency to submit new applications, monitor ongoing service work and uploading/downloading policy changes. Just the computer input knowledge required to run an agency today is complex at best.

The Big "I" has heard the agents nationwide and recently rolled out a program called Big "I" Hires. Big "I" Hires is a one-stop resource specifically created to help independent agency recruit and retain the quality of talent required to run an insurance agency today.

If you logon to www.bigihires.com (make sure to have your login information) you will find three areas of programs:

- **DIY** – This program module provides step-by-step guides and templates to hire producers and CSR's.
- **Recruit** – A tool kit designed to help post jobs, assess skills and find the

right candidate. The Big "I" has partnered with IdealTraits, an insurance agency specific recruiting portal, to offer a comprehensive resource to assist agents in all aspects of the hiring process including identifying, hiring, assessing and training top producers and CSRS

- **Caliper** – Guidance to help evaluate knowledge and personality. You will find tools like the Caliper Assessment Testing, Sales Call Reluctance Testing and Technical Knowledge Testing.

The programs listed above come with a cost for each module. It does cost the Big "I" valuable time and expense to partner and help develop these programs, but I am sure you will find the member price more than reasonable.

If you have any questions about utilizing the programs to optimize the value to hire employees, you can contact the Independent Insurance Agents and Brokers of America at 1-800-221-7917 and just ask for help with the Big "I" Hires program.



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How to Think About Documenting Text Messages for E&O Protection

By: Steve Anderson

You know as well as I that the adoption of text messaging as a communication channel is not going to slow down and certainly is not going away.

The key to proper documentation of these conversations is training staff on how to make sure copies of text messages get to someone who can make sure they are attached to the client file.

Documenting this way is currently cumbersome. There are documentation gaps. You know this, I know this and your agency E&O underwriter knows this.

The Process is Improving — Slowly

While the process is improving, it is slow and there are some gaps in your current process. Here are some thoughts on where we are now and steps you can take to improve:

- **Find out who is texting:** While outside salespeople might text clients and prospects more than inside staff, don't assume.
- **Device being used:** It is likely all staff is currently using their personal phone for text messages. Personal phone for business use may create problems.
- **Electronic Communication Policy:** What is your organization's electronic communication policy? Is it clear what is expected of staff that uses their personal device to communicate with clients? What documentation is acceptable?
- **Upgrade management system:** Several management system vendors have upgraded or are upgrading their platforms to handle inbound and outbound texts. Typically, these texts are sent to an agency phone number and imported into the system for documentation.
- **Train all staff:** When your management system can take over text communication, you will continue to have individual personal phones used by clients. Decide if you will require (and how you will enforce) the use of the agency

text number of all "official" agency/client communications.

- **Train your clients:** It is going to be hard to get your clients to move to the agency text channel. Old habits are hard to break. An option might be to train staff on how to forward a received text on their personal device to the agency number to more easily get it attached to the client file. My key point is to begin the discussions now for how you want to handle these communications in the future.

Software recommendations for documenting text messages

There are a couple of software options that allow creating a document (typically PDFs) of text conversations.

1. I have previously written about using iExplorer to create PDFs of text conversations.
2. Another option I recently came across is Decipher TextMessage.

Capturing phone screenshots of the text message and emailing to someone in the office continues to be a favorite method of sending documentation. For many, this can be a cumbersome multi-touch process. No matter how you preserve text messages for client documentation, you should make sure the records have all of the information necessary for them to be admissible in court if the need arises. Always consult a lawyer for the specifics for your region about what information is required.

For most legal matters the following details should be visible in your text message documentation:

- Date and time of the messages.
- The real contact information for the other party or parties in the text message conversation. For SMS this is a phone number. For MMS or iMessages, this is either a phone number or an email address.



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17 WAYS TO GET MORE WORK DONE – AND BE HAPPY DOING IT!

By: John Graham

Most everyone has figured out that performance expectations keep going up. To put it bluntly, we face the challenge of doing more in less time. And it's not about to change anytime soon.

In the past, those with lots of experience fared well. But not today. Experience can hold us back, like running against a strong wind. Experience is about what we've done in the past and it has value in a never-changing environment. On the other hand, expertise prepares us for what we must do next so we can face the future with confidence.

The question, then, is how to transition from experience to expertise, from looking backward for answers to looking forward with solutions. Here are 17 ways to do it:

1. **Have the right mindset.**

Experience short-circuits the thinking process. We go from zero to 60 in a split second. We tear into tasks because we've been there

before and know what to do. It takes an analytical mindset when entering uncharted territory.

2. **Figure out what you need to know.**

More often than not, problems, misunderstandings, and confusion occur because we didn't ask enough questions—or, more likely any questions. We get off on the wrong foot by not knowing what we need to know.

3. **Give yourself time.**

Some say they do their best work in a crisis or at the last minute. It's also easy to deceive ourselves. Where does that leave us when we run out of time? The answer: in trouble and making excuses. And feeling overwhelmed.

4. **Work on it and let it sit.**

The best solutions rarely, if ever, occur on the first attempt, whether it's writing a report or working on a project. The human mind needs "noodling" time to work in

the background without pressure. Remember, everything can be improved.

5. **Avoid confrontations.**

It isn't easy, particularly since we seem to possess an "urge to be right," a gyroscope of the mind. When coming into contact with an opposing view, the mind pushes back to regain its balance. It helps to view it as a signal to take a closer look before having a confrontation.

6. **Never assume things will go smoothly.**

Why do we never get over being surprised when things go wrong? It's as if someone is playing cruel jokes on us or deliberately throwing us curve balls to cause us grief. It's best to be prepared by anticipating what might go wrong.

7. **Second-guess yourself.**

To avoid getting blindsided, ask yourself "what if" questions to foresee possible outcomes. Then,

when asked about alternatives, you can say you considered various options and why you chose this one.

8. Learn something new.

If you can do your job without thinking about it, you're probably bored and underproductive. The human mind gets moving and stays active by coming up with new ideas, making improvements, and solving problems.

9. Go beyond what's expected of you.

It's easy to put up a "I've reached my limit" or a "I'm not paid to do that" sign. Everyone feels that way at times. If we do, we can count on dismal days ahead.

10. Be present.

It's easy to be at work and not be present. The average employee spends just under eight hours a week on personal stuff, most of

it on email and social media. For those 18 to 34, add two hours a week, according to a staffing firm Office Team survey. That's a day a week of not being present.

11. Ask questions.

Have you started on a task and get into it only to discover you're on the wrong track? Most of us have—too many times. It occurs when we're too sure of ourselves or reluctant (embarrassed) to ask questions. Asking the right questions is a sign that your thinking about what you're doing.

12. Look for possibilities.

Instead of just doing your work each day, take it to another level and interact with it so you get feedback from what you're doing. Ask yourself: Is it clear? Is it complete? Will the recipient understand it? Is it necessary? Will it make the right impression? What have I missed? Should I start over? Is it time for another set of eyes?

13. Take a chance.

It's invigorating to try something new. You may have been thinking about it for a long time and it doesn't really make any difference what it is. By taking your mind off all the annoying daily irritations, it can help invigorate your outlook and improve your productivity

14. Have clear goals.

Tedium sets in on any job. One day you realize that what was interesting and challenging is now

tiring and unpleasant. Perhaps even intolerable. If so, it's "goal think" time. Start by asking what you want to accomplish today, then add another for the coming month, and so on. When you know where you're going, the tedium fades away.

15. Eliminate confusion.

We may not be in a position to control the confusion around us, but we can avoid adding to it. We can make sure our messages are accurate and complete so there's no misunderstanding, our address book and other files are current so we don't need to bother others, meet deadlines so we don't leave others waiting, and so on.

16. Raise your standards.

Others respond to us based on how they view us. How do they see you? Someone who gets things done, who takes quality seriously and who demands a lot from yourself. Make a conscious decision as to how you want to be perceived.

17. Take on a challenge.

Nose around to see what you can find, drop a few hints, and even raise your hand. But be sure it's something you want to sink your teeth into. If it is, you'll have a great time doing it.

Not only will you get your work done, but it will be more than you thought possible, and you'll be happier at the same time. Better yet, your employer and your customers will be happier, too.

As it turns out, happiness doesn't depend on what others do for us, but what we do for ourselves.

John Graham of GrahamComm is a marketing and sales strategy consultant and business writer. He is the creator of "Magnet Marketing," and publishes a free monthly eBulletin, "No Nonsense Marketing & Sales Ideas." Contact him at jgraham@graham-comm.com or johnrgraham.com.

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2019 IIAI Live Classroom Education Calendar

Date	Topic	Location	Instructor	Hours (Arched)
January 23 & 24, 2019	Rural Agents Conference	Des Moines – Airport Holiday Inn	Various	9
March 26, 2019	E&O Seminar	Mason City – Main Event Hall	Heavener	6
March 27, 2019	E&O Seminar	Storm Lake – BVU	Heavener	6
March 28, 2019	E&O Seminar	West Des Moines - IIAI Ed. Center	Heavener	6
March 29, 2019	E&O Seminar	Iowa City - Radisson Hotel	Heavener	6
May 1 & 2, 2019	Young Agents Conference	West Des Moines – Holiday Inn	Various	
August 6, 2019	Personal Lines Caravan	Cedar Falls – Hilton Garden Inn	Hartzen	6
August 7, 2019	Personal Lines Caravan	Storm Lake – BVU	Hartzen	6
August 8, 2019	Personal Lines Caravan	West Des Moines – IIAI Ed. Center	Hartzen	6
August 9, 2019	Personal Lines Caravan	Iowa City – Radisson Hotel	Hartzen	6
September 18 & 19, 2019	IIAI Annual Convention	Altoona – Prairie Meadows Hotel	Various	
October 15, 2019	Personal Lines Caravan	Mason City – Main Event Hall	Heavener	6
October 16, 2019	Personal Lines Caravan	Storm Lake – BVU	Heavener	6
October 17, 2019	Personal Lines Caravan	West Des Moines – IIAI Ed. Center	Heavener	6
October 18, 2019	Personal Lines Caravan	Iowa City – Radisson Hotel	Heavener	6
October 29, 2019	Fall E&O Seminar	Waterloo - Isle Casino	Messer	6
October 30, 2019	Fall E&O Seminar	Storm Lake – BVU	Messer	6
October 31, 2019	Fall E&O Seminar	West Des Moines – IIAI Ed. Center	Messer	6
November 1, 2019	Fall E&O Seminar	Iowa City – Radisson Hotel	Messer	6
November 12, 2019	Commercial Lines Caravan	Mason City - Main Event Hall	Wilts	6
November 13, 2019	Commercial Lines Caravan	Storm Lake – BVU	Wilts	6
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HOW TO COMMUNICATE EFFECTIVELY DURING THE SALES PROCESS

by John Chapin

In theory sales is pretty simple: communicate the right way with the right people, and you'll make sales. It's in practice that most people complicate the issue. So how do you keep it simple?

Assuming you're selling something where someone has to deal with you for any length of time. In other words, you're not selling batteries at Walmart. You need to get several points across: you care; you're trustworthy; you understand their problem; and you're competent and can solve their problem.

That said, effective communication begins with mindset. First, you must be completely sold on and have confidence in your product, your company, and you. Next, you have to have empathy for the people you're selling to and you must put them first, before your company, your product, the sale, and even before you. If you enter the sales conversation with confidence, caring and compassion, putting the other person's needs first, you're off to a good start.

Next is preparation. You need to know your product, the competition, how to identify the needs, wants, and desires of the prospect, how to present your product solutions, how to answer to objections, and you must be able to close.

Once you have the proper mindset and are prepared to sell, here are the other communication rules to follow:

Rule 1: Be honest and authentic.

Rule 2: Agree with people. Never

argue or debate. Rarely will you get anywhere by beginning a conversation by disagreeing with someone. When you push back, most people dig their heels in even further. Start by agreeing, let them be right, build some rapport, and then start to shift the conversation.

Rule 3: Listen well. The better you listen, the more people will like you because most of us are not listened to during the day. While we are speaking, the other person is thinking about what they're going to say. Especially on initial calls, you want to be listening far more than you speak, about 70 to 80 percent of the time. Take notes if necessary and make sure you actually hear what is being said. Read between the lines and wait five seconds after someone is done talking before you speak.

Rule 4: The most important part of communication is the mindset of the audience. What is going through their brain? What are they thinking? If they think it's green and you think it's red, you'd better figure out why they think it's green and how you may be able to educate them as to why it's actually red. If you're going to connect and communicate effectively, you need to be able to see things from their viewpoint.

Rule 5: People listen via their favorite radio station – WIFM (what's in it for me). Focus on the other person and what they are interested in. Why should they be listening to you? Why

should they care about what you're saying? Use "you" versus "I" language and ask good questions to find out what's important to them.

Rule 6: Always speak in benefits. Never give a feature without the resulting benefit. Again, what does the feature mean to them? How does it save them time, money, effort, energy, headaches, or make their life better?

Rule 7: Be extremely responsive and answer client/prospect communications as quickly as possible. Also answer calls and emails at night and on the weekends.

Rule 8: Do what you say you'll do when you say you'll do it. Then go one more step and go above and beyond, doing more than you promise.

Rule 9: Everything affects your communication and how people hear you. You will be judged what you wear, how you speak, the car you drive, the pen you use, and everything else that the senses can pick up.

Rule 10: Make sure your body language, facial expressions, eye movements, tone of voice, and words match the point you're trying to get across. Most of communication is non-verbal.

Rule 11: Don't use industry-speak, jargon, acronyms, or words the other person is not familiar with.

Rule 12: Speak intelligently about you product or service. If you don't know the answer to a question, be honest, and then follow up with an answer as quickly as possible.

Rule 13: Deliver important communication in person and don't delegate it.

Rule 14: Document communication when necessary.

Rule 15: Be scripted and know exactly what to say in each and every prospect and client situation. Role play and practice your scripts constantly with others and yourself.

Rule 16: In most cases too much communication is better than not enough.

Rule 17: Don't wait to communicate. When there is a potential issue, the more time passes, the worse the situation usually gets.



Rule 18: Always follow an email with a phone call or text message (whichever medium the person prefers) and sometimes a physical mailing. You can't assume they saw your email.

wars. When someone says, "I can't sell in my territory because of our pricing structure," the first question to ask is, "Is that a fact or an opinion?"

Rule 21: No negative talk. Prospects don't want to hear about bad traffic or the latest bad news on the radio. Keep prospect and customer interactions positive and upbeat. People lie to do business with positive people.

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Rule 19: Communicate based upon facts, not assumptions. Clear up assumptions by asking questions. An email in all capital letters may mean it's easier to proof-read emails before they go out, not that the person is mad at you.

Rule 20: Communicate based upon facts, not opinions. "It's cold in the room," is an opinion. "It's 65 degrees," is a fact in that it can be proven to be either true or false. When people start to argue opinions such as religion and politics as facts, that's when we end up in

A photograph of three business professionals (two men and one woman) smiling and looking towards the camera. They are dressed in professional attire. The photo is framed with a red border.

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by Tom O'Meara,
Chief Executive Officer

NEW HOME F

IMT Insurance have moved their corporate headquarters to a new location. The 85,000 square foot facility is now located within the Jordan Creek Urban Renewal Area in West Des Moines just off of Mills Civic Parkway. The free standing building is now home to the nearly 300 IMT employees and provides space for future growth anticipated by the company. I recently toured the new 3-story facility with CEO Sean Kennedy and was amazed with the architectural layout of the facility. The exterior of the building is made up of white precast with black granite and plenty of open window space. The open window space is by design to allow all employees access to natural daylight. The shades on the interior are controlled only by a sensor which guarantees maximum sunlight throughout the building. Upon entering the facility you will find a large two-story atrium featuring large windows and several areas where employees can convene.

The lobby area is also home to several custom designed art walls with graphics which illustrate the story and history of IMT Insurance over the years.

The workstations throughout are state of the art with each station equipped with height adjustable worksurfaces. The private offices feature a mix of windows and all glass fronts allowing natural daylight within the office and into the open office areas. Throughout the mix of office space there are several areas where employees may gather including a two-story café featuring stadium seating along with a recreation room home to a pool table, arcade games, and dartboard within the TV lounge area. The café also includes a connection to a terraced patio which has seating as well for days when our weather permits outside seating. The outside area includes a half-mile walking trail for employees to enjoy. Physical fitness is also strongly emphasized within the

new building as it includes a fitness room with state of the art exercise equipment and fully equipped locker room facilities. The facility is available to employees and their families on a 24/7 basis.

CEO Sean Kennedy emphasized that the facility was built with it's employees in mind. Employees were given the opportunity during the planning and design stage to offer their input on what is important to them in helping to ensure their highest level of productivity and a highly motivated work environment. Sean points out that the move into the new facility in December went rather flawless and employees seem to be both receptive and enthused about their new work environment. He also pointed out several areas of "open" space during our tour which will allow for continued growth of the company for years to come. IMT also extends an open invitation for agents to come visit the facility any time they wish.

OR IMT INSURANCE



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