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— Michael Gerber, Author of *The E-Myth Books*



SO YOU WANT TO BE AN INSURANCE AGENT

A Step-by-Step Approach to a
Successful Insurance Agency

JEFF HASTINGS

Third
Edition

Certified
EMyth Coach



COACH

So You WANT TO BE AN INSURANCE AGENT

eBook Summary

A Step-By-Step
Approach to a Successful
Insurance Agency



Third Edition



JEFF HASTINGS



ChartHousePress.com

So You Want to Be an Insurance Agent

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By Jeffrey L. Hastings, LUTCF

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INTRODUCTION

If you love what you do, you'll never work a day in your life!" is often said by people who have taken advantage of one of the many small business opportunities that are available in America today. Yet, we all know that while some people grab life by the horns and take control of their own destiny, many others allow their lives to be controlled by others and simply wait for the opportunities that never seem to come. Do you have any friends or family members who always seem to get that lucky break? They always seem to be in the right place at the right time. Why is that? What makes them different?

Happy, successful people have learned to make the most of every day. They are excited about the future and willing to sacrifice today to have a better life tomorrow. This enthusiasm and optimistic attitude allows them to take a chance on their future and take advantage of opportunities as they arise.

Like it or not, your future is in your control! The outcome of your life is a direct result of the decisions you make or fail to make. Many people go through life blaming others or circumstances for their own failures. They sit in thankless jobs complaining about lack of income, lack of respect and a lack of advancement in their careers. Their only hope for a brighter future is to win the lottery. Unfortunately, that

never happens. Emotionally and often financially drained, many give up and accept life as they see it—a boring, unfulfilling experience with little reason to try. A few finally decide to take control of their future to seek out the American Dream and open their own business.

What does the American Dream mean to you? In his legendary “I Have a Dream” speech, Dr. Martin Luther King, Jr. described a world of racial equality and the vision of a better life. While you may have your own personal twist on the American Dream, I’m certain that somewhere in your definition is a desire to create a better lifestyle defined in some way by personal wealth.

In a world filled with “get rich quick” schemes, multi-million dollar sports contracts, state lotteries, reality idol contests and asking “who wants to be a millionaire,” I believe our society has eroded the dream and replaced it with the belief that shortcuts and luck are the only ways to get ahead. The truth is there are no short cuts in life. There is no substitute for hard work and some sacrifice to achieve financial success.

Most people enter business for themselves after becoming frustrated with their current situation and believing that owning their own business is the answer to their prayers. Corporate downsizing, limited financial opportunities and job instability make the idea of controlling your own future appealing, but before making such a decision, you should first make sure that owning your own business is right for you.

There are unquestionably many Americans who enter this field, work extremely hard, sacrifice personal time

and are rewarded significantly for their efforts while others are not so fortunate. Having a dream is common. In fact, as you would expect, 100 percent of the insurance agents I have hired dreamed of success when they began their career. What may surprise you is that I truly believe the ones who failed didn't fail because their dreams were too big, but rather their dreams were too small and, as a result, their approach was too conservative.

It is estimated that 14 percent of the full-time labor force is now self-employed. It is a well-documented fact that 40 percent of them never make it past the first year, and 80 percent of them never make it to the fifth year. What may have been lost in the numbers are the countless business owners who make it, but are unhappy and would have been better off taking a corporate job with a nice retirement plan and corporate benefits. If you weren't paying attention, let me say it again: Eighty percent of small business owners will fail before they see their fifth year!

Business guru Michael Gerber taught us many years ago that the reason so many small businesses fail is most people who go into business have little to no understanding of how to truly make it work. The insurance sales rep opens an insurance agency, the Realtor® opens her own real estate office and the mortgage processor opens his own mortgage company. Most of them have no idea that quoting an insurance policy, selling a home or closing on a mortgage has anything to do with running a business! It is not until they open an office, hire employees and start marketing their services that they realize they are in over their heads and have nowhere to turn.

Now that I have your attention, I can go back to being the optimist that I am. Thank God 20 percent of people who start their own businesses are successful, and I believe I can safely assume they live happy, self-fulfilling and productive lives. What is it that these 20 percent know that the others don't?

Like most people, you probably have little to no idea of how to start your own business. If you do, you probably have had little to no formal training on how to do it right. The good news is that the success rate of new insurance agencies is significantly higher than that of most start-up ventures. The reason for this is simple: In most cases, people are required by either the State Department of Insurance or a mortgage company to purchase the products we sell. Whether or not you ever contact your customers again, every time they renew their policies you are paid a commission until they find a better price or product from one of your competitors.

The fact of the matter is you can earn a significant income and live the American Dream after a few hard years of developing your own agency. However, you must first understand the difficulty in getting this business started and determine if you are ready to take on the challenge.

In the Acknowledgements section of this book, I mentioned the hundreds of emails and phone calls that I've received after writing the First Edition of this book in 2008 and what they have meant to me over the years. Well, not all of the emails I have been entirely positive. In fact, just a few years ago, an insurance executive from a very large insurer sent me an email to tell me how he believed the book was

the best he had read about starting a new agency. In fact, he wanted to make it a required reading to all of his company's new hired agents in the future. OK, so that part was positive. But then he went on to state because I had been so negative about how hard it was to start up an agency, he couldn't recommend it and requested that I "re-word" a few chapters. Well, I didn't write the book for him now did I? I wrote the book for you!

The way I figure it, you purchased this book for one of two reasons. Either, 1) you are considering opening an agency and are conducting research or, 2) you have an agency now and are looking for ways to take your agency to a whole new level. OK, maybe 3 reasons...you may be my mother and you felt obligated to buy it when you saw it at Barnes & Noble. Thanks again mom. Regardless of why you purchased it, I have an obligation to you. This could be a life changing decision and the very book you are holding in your hands can give you some clarity to determine if this decision is the correct one. Knowing how important this decision is to you, it is just as important to me that I give you real, honest and useful information to help you along the way. And I'm sorry, but not everything you read is going to be positive and I hope you understand.

After reading this book, you will either be extremely excited and anxious to start your new career, or convinced the risks associated with starting your own business are too great. Listen to your inner self as you read through the chapters. It's this instinct built inside your subconscious that will guide you in the right direction.

In this book, I will give you a step-by-step approach on how to make your dream of owning a successful insurance agency a reality. Regardless of your current level of success or insurance background, you can do it! I know these steps work because they have worked for me and the many people I have helped during more than fifteen years of building my own team of agents while working as a District Manager for the Farmers Insurance Group of Companies. I'm confident that if you decide this is the career for you and you incorporate the lessons I write about in the chapters that follow, you will be happier than ever before, controlling your own destiny and living a life that you may have never thought possible. Let's get started!



PART I

Discovering Your Passion



To every man, regardless of his birth, his shining, golden opportunity...the right to live, to work, to be himself, and to become whatever thing his manhood and his vision can combine to make him.

– Thomas Wolfe

Imagine you could be all of who you are when you're at work. Do you know what's stopping you? If you're in a leadership position, understanding what drives you is the single most important factor in the success of your business. It's doesn't matter what drives you. It could be your love of design, your love for food or your passion for helping people get connected. It only matters that you are aware of what drives you. Everything about your business starts here. Getting to know yourself at this level will change the



way you manage, and how you think about your brand all the way down to the smallest interactions your staff has with your customers. Who you are is the thread that holds the whole thing together. That is the philosophy of the EMyth and is discussed in detail in their lesson titled *Values, Passion and Purpose* (2012).

Values, Passion and Purpose© is designed to help you discover the things that matter to you most. There are hundreds if not thousands of business consulting companies out there to choose from. It's the starting point and focus of the EMyth that caught my attention and intrigued me enough to learn more. Please allow me to explain.

As you will find out later in the last chapter in this book, my definition of success was far different just a few years ago than it is today. When I'm asked what success means to me I have narrowed it down to one word—happiness. So in order for my business to be defined in my book as successful, I have to first ask myself if my business adds to my happiness or if it takes it away.

In complete honesty, there are still times when I don't feel all that successful. Working long hours and missing my treasured evening golf cart rides with my three-year old son Logan through the woods sometimes brings me a little down. Hey, don't laugh—I don't play golf and I live in the country. Going 20 mph at night through the woods with big tires and a four-wheel drive golf buggy is a lot more fun than you think! Anyway, over the past few years I've learned to better manage my time so I can live a longer, happier and have a more successful life.

The only way I can own a business that gives me this type of lifestyle is to create a business that truly works. I'm talking about owning a business that is so successful, you can take a month off and your sales don't miss a beat, your customers continue to have the same outstanding service and you know your agency is in good hands because your staff understands their role and is excited to play their part. That is the EMyth perspective and that is why I've partnered up with this incredible organization.

If you were given the opportunity to complete the *Values, Passion and Purpose*© worksheet on emyth.com, you would start by answering these questions:

1. Who are you?
2. Why do you do what you do?
3. What really matters to you in your life?
4. What do you want to share with the world?

From this starting point, you start to determine what your core values are, how you see your life now and more importantly, how you want it to become in the future. We all know we need a business plan and a mission statement for our business, but very few people have ever taken the time to write a plan or vision statement for their life. Just think about what you just read and let it sink in for a moment. Think about what you would say if you wrote a vision statement for your life?

Having a hard time with this? If so, let's try something different. I want you to concentrate for a moment. If you could hear my voice and didn't have to read, I would ask you to close your eyes and imagine you are 10 years older

and you are sitting in your doctor's office. Not the clinic, but in her actual business office. She's busy and you are patiently waiting in her guest chair and scanning through art on the wall, accreditations and even glancing at the papers on her desk just to get some idea of what it is she wants to tell you. You know the news couldn't be all that good but are hoping for the best. She walks in and says "hi" but you can tell on her face that something is wrong. Instead of sitting in her chair, she grabs a file from her desk and sits down next to you. Like a good doctor, she doesn't beat around the bush and tells you the results of your medical exams came back and your life expectancy is six months at best, if not just three. She tells you she is very sorry and you can tell by her expression she is sincere. But that doesn't take the horrible feeling you have inside of you with the realization of how your life has suddenly changed.

Now back to present day. If you knew this was going to happen to you 10 years from today, what would you change about your life? Keep in mind; this is 10 years from now. Unless you are financially independent, you are going to have to create income for you and your family. How would you spend your day? Who would you spend it with? How do you want to be remembered?

The fact is that one day we are going to all be faced with death. It could happen in 10 years or in just 10 days. And I believe that if we are fortunate enough to get, as my dad used to say, a "two-minute warning", we would live those last few years, months or even two minutes quite differently. I don't believe when we know our time has come to an end and we reflect back on our lives that it will be the cars

we drive, the house we live in or the money we've earned that we will be most proud of. I believe it will be the lives we touched, the places we've seen and the difference we made that will mean the most.

I was teaching an EMyth workshop to a group of insurance agents in late 2012 and we went through the process of writing our own eulogy. I know this sounds morbid and quite honestly, I was a little concerned how this process would turn out. One week later, I had the group of agents back in the meeting room and after our morning session; I asked if anyone had taken the time to complete their business development work from the week before. One of my agents named Michelle raised her hand.

To give you a brief story about Michelle, I have known her for many years. She started out working for one of my agents and I met her in 1998. At that time, her son Vinny was only a young boy and used to come in the office and play after school. The agent she worked for as a customer service representative retired in 2002 and she considered opening her own agency. Nervous about being a single parent, she passed up the opportunity and went to work for another agent. It wasn't until her new boss retired in 2011 when she came to me and said that Vinny was joining the Marines and she was finally ready to control her own destiny. It was a happy day for both of us.

The main point of giving you her background is to tell you she became a close friend. I had been with her through many hard times and the toughest was when her mother passed away in 2006. Michelle is now married and her in-

credible but very shy husband Mike joined her for our meetings.

During lunch, I asked Michelle if she minded if we read her eulogy aloud to the group. She agreed and just to push it a little further, I asked Mike if he could be the one to read it. Mike looked more nervous than a turkey in November, but reluctantly agreed. Without even seeing or hearing it before, Mike walked up to the podium and started to read.

Words cannot describe the emotion that was felt in that moment. You could truly feel how much Mike loved his wife as he struggled to read each sentence. Pausing at times to hold back the tears, he read the eulogy of his wife like she was no longer with us. Nodding in agreement more than once at Michelle's carefully chosen words, he had to completely stop when he read about what a wife and mother Michelle had become. When Mike finished, there wasn't a dry eye in the room including my own.

If you have never written your own eulogy and really thought about what you wanted to do with your life, I encourage you to do it as soon as possible. Make it fun and get your spouse and teenage/adult children to do the same. Take turns reading each other's eulogy out loud to the family. If a eulogy seems too difficult to do, just write down a Bucket List of things you would like to do before you die and add in a few lines about how you would like to be remembered. I know very few people reading this book will actually do this—but if you do, be careful—something will change!

Having a deep, meaningful and personal conversation with your loved ones like this can mean so much. Word it

correctly and old wounds can be healed and love can grow where you thought it had faded. Express yourself and allow those close to you to do the same. It's from this perspective that you may find your motivation to live life differently and bring new meaning to each and every day. It is from this perspective you can visualize the answers to the question asked before, "What do you want to do with your life?"

After you answer this question and then discuss it with your loved ones, you will have a clearer picture of what it is that your business should provide for your life. So this is our starting point: *Values, Passion and Purpose*. Define success and begin to live life more intentionally!

PART II

The Basics

*Opportunity is rare, and a wise man will
never let it go by him.*

— Bayard Taylor

What is an insurance agent anyway? For the most part, insurance marketing is done by agents. An insurance agent is anyone authorized by an insurer to solicit, create, modify and terminate insurance contracts. Agents' powers rest primarily on the authority granted in the agency contract. However, the power to bind the insurer extends beyond the contractual authority granted by the insurer.

Insurance agents have three kinds of authority. First, the agent has the *stipulated or expressed authority* given by the insurer. The insurer publishes underwriting guidelines identifying eligibility requirements, types of coverage and the amount of coverage that can be written.

PART III

Getting Started

Many of life's failures are people who did not realize how close they were to success when they gave up.

– Thomas Edison

So you think you can handle the negatives, and you are ready to begin? The question now is: What type of agency should you own? In property insurance, two major agency systems of marketing are used to distribute auto, fire and other casualty insurance: the independent agency system and the exclusive (also known as captive) agency system. In addition, there is a third type of system that deals directly with the public. Independent agents are not affiliated with a specific insurer. They are free to shop around and find the best rates for their customers. Captive agents have a contract to represent a specific insurer. Let's look at all three of these distribution strategies more closely.

PART IV

Your Vision for Success

The greatest business people I've met are determined to get it right no matter what the cost...the simple truth about the greatest business people I have known is that they have a genuine fascination for the truly astonishing impact little things done exactly right can have on the world.

– Michael E. Gerber

I want you to take a few moments and visualize your perfect agency. If you had an endless source of income...

- How many employees would you hire?
- What roles would each employee play?
- What would be your role?
- What would you focus on daily?
- Is there an agent who you admire personally and professionally?

- What sets him or her apart from other agents?
- How is this person's office staffed?
- What do you believe he/she has done to become so successful?

Take some time now to think about your business. If you fail to picture *your* perfect business, reading this book may be a waste of time. Pay attention here: You cannot construct the plan to get you where you want to go until you know what the end result should look like. To help you get started, let me tell you about one of the most successful business owners I know.

Learn From One of the Best

Gonzalo Jimenez

I am in the business of recruiting, training and coaching insurance agents to develop large insurance and financial service agencies. Over the past thirty years, my top agent, Gonzalo Jimenez, has built an insurance agency which provides service to almost five thousand households. During his tenure with Farmers Insurance Group, Gonzalo consistently finished the year in the top ten in life insurance production and in the top twenty-five in the issuance of homeowners insurance (out of 14,000 agencies). It is not his sales volume that impresses me the most about Gonzalo, it is the quality of life that he and his family have enjoyed while building this highly successful business. Let me explain how he does it.

Gonzalo employs fourteen modestly paid employees who are trained very well to do just a few tasks. Each em-

ployee has a clearly defined role and plays a significant part in the agency. Although he is the heart and soul of the business, he is not needed to make it run on a daily basis. As a matter-of-fact, Gonzalo would have a hard time answering a billing question or making a change to one of his customers' policies. In a sense, Gonzalo manages the people in his office who are responsible for carrying out the day-to-day activities of the office. Gonzalo enjoys a very financially rewarding lifestyle and because of his keen business savvy, he is able to take numerous vacations throughout the year, knowing that his office is in good hands.

What has Gonzalo figured out that many of my other insurance agents haven't? Gonzalo wasn't blessed with a silver spoon in his mouth. In fact, he grew up in Colombia, South America and came to this country with no money. He waited tables to make ends meet. Gonzalo did not purchase an existing agency. Instead, he worked hard to create one of the largest Farmers Insurance Group offices in the nation. Gonzalo, and his beautiful wife, Luz, figured out that people make your business successful. If you hire the right people, develop the right systems, clearly define each job and make each position as simple as possible, great things can happen. Gonzalo understood the value of a good employee. While building his company, he also took the time to build his people.

Your Organizational Chart

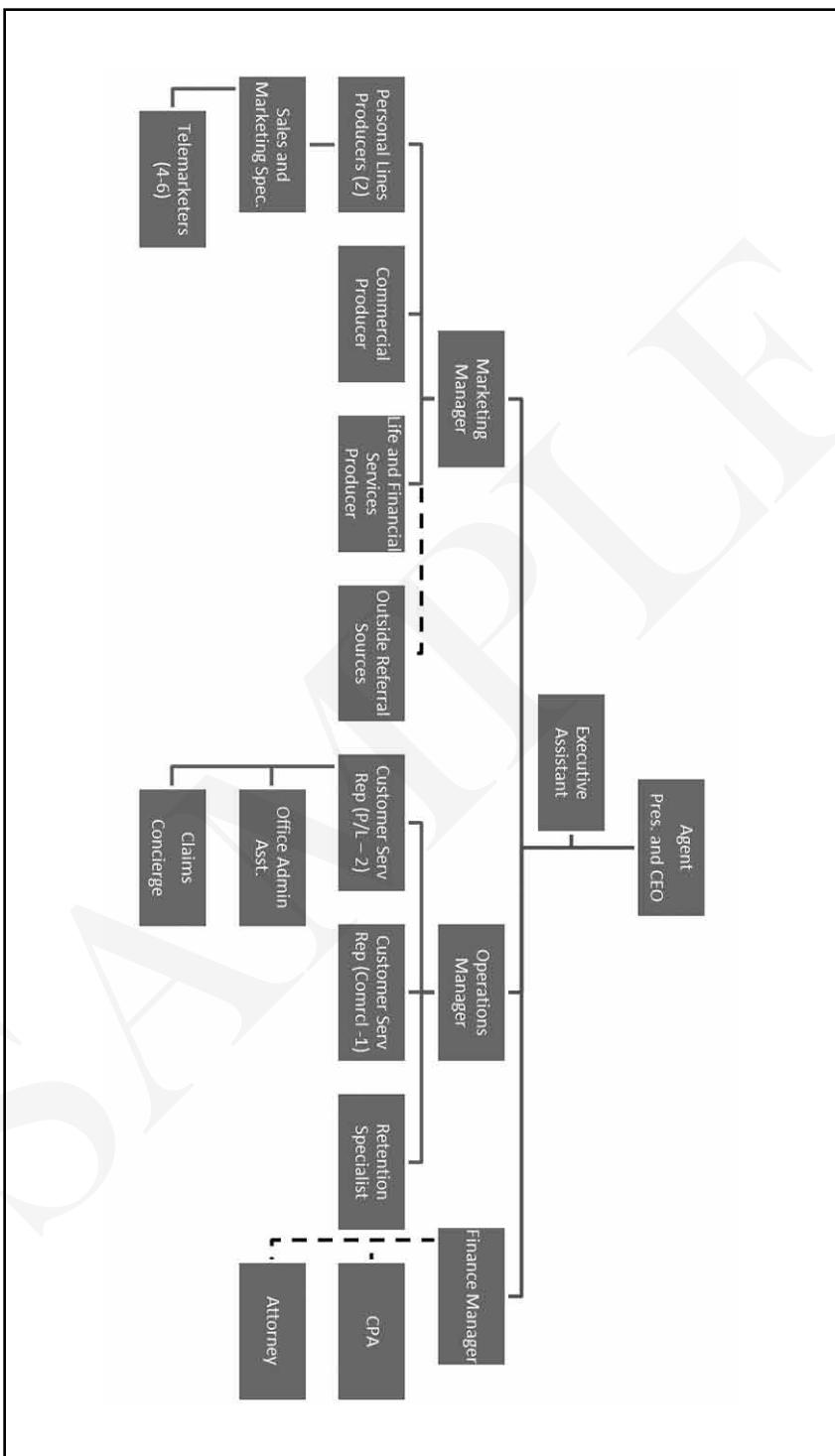
Now, create a rough sketch of an organizational chart for your perfect office. Instead of creating positions for your existing employees, think of your business functionally, as

if it were an assembly line. This is an essential part of developing systems that are not reliant upon any one person. Most small business owners create their businesses around high-performance people. When those people leave, and in most instances they will, the business will suffer until another highly capable person steps in and takes over things.

Building a systematic process is an essential part of creating what I call a Level IV business. Take a look at the diagram on the next page. This organizational chart will represent your vision for your business and a progressive approach to achieving it. Use it to sketch out your Five-Year Organizational Chart. If you currently have employees, or know whom you are going to hire, place the name(s) of each person in the appropriate box. At this point, you may find yourself in many boxes. The key is to eventually have one person in each box. Now, ask yourself, "What can I do today to turn my vision into a reality?"

When creating your organizational chart, you must keep the basic fundamentals of management in mind. First of all, every business must be broken into to three distinct areas: Marketing, Operations, and Finance. Secondly, the span of control of each manager must not be greater than eight people.

To help you get started, the following organizational chart is what I believe to be a perfect insurance and financial services sales office.





Out-of-the-Box Thinking

The opportunity for small business success in our country today is better than it has ever been. The many technological advances enable us to clearly define who our customers are, why they buy and when. Our success is only limited to our own creativity, talent and dedication to get things done. Of these three things, I believe creativity is what can set you apart from the rest.

A creative thinker is one who is truly an entrepreneur and a visionary. Business owners who can take what they are given and make it better will succeed. When faced with obstacles, they see an opportunity to succeed while others go home early. These business owners make things happen, while others wait for them to happen. They are leaders that others want to follow. They are visionaries who see past the obvious and look for new ways to get things done.

PART V

The Four Levels of Business Development



[Learn More!](#)

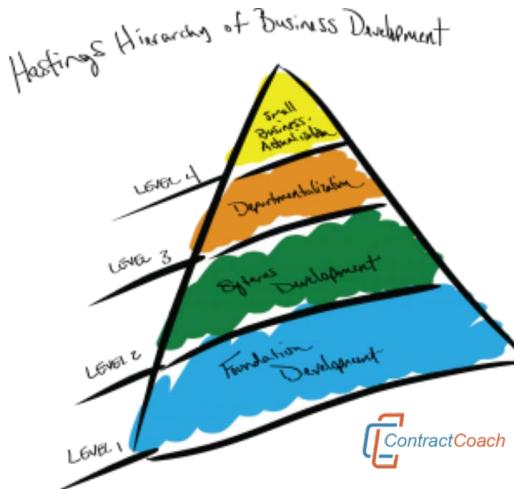
I've never known a man worth his salt who in the long run, deep down in his heart, didn't appreciate the grind, the discipline...I firmly believe that any man's finest hour – this greatest fulfillment to all he holds dear – is that moment when he has worked his heart out in a good cause and lies exhausted on the field of battle victorious.

– Vince Lombardi

In this chapter, I will share things I have done to consistently help insurance agents develop businesses that can help them live the American Dream without taking control of their lives.

sent the foundation of business development. Once all four levels are realized, you will achieve what I refer to as *Small Business Actualization*.

Hastings Hierarchy of Business Development



“A Coaching Agency with a Completely Different Perspective
It’s Not About a Better *Business*, It’s About a Better *Life*!”

In order to reach a higher level, the business must first develop a strong foundation which includes:

- **The development of your personal and business objectives.** Define what it is your business is going to do for your life.
- **A well thought-out and structured business model.** Determine how your business will be structured to allow you to express your passion through your work.
- **A clear market strategy with a viable market segment for your product.** Understand who your potential customer is and why they would buy from you. What is going to make you different from everyone else?

PART VI

Creating Your Sales System



[Learn More!](#)

No student ever attains very eminent success by simply doing what is required of him: it is the amount and excellence of what is over and above the required that determines the greatness of ultimate satisfaction.

– Charles Kendall Adams

In the insurance marketplace, it is essential that you adapt to fast-paced changes and take advantage of opportunities before your competition. Successful agents have one thing in common – they are dedicated to understanding the market place, not just today, but in the future. They are dedicated to finding out the needs of their target customer, what their perceptions are, how they think, act, how they make decisions and most importantly what would motivate them to take the time to purchase from them.

Knowing all of this is not enough; successful agents align their brand with their target market and have found a way to communicate how they can provide solutions to fulfill a problem that the customer may not even know they have.

The strategic work in developing the sales system is not the most important activity in your business, but it is the one that drives growth and income into your agency. It's the analytical side of your business development work and is vital to your success as a business owner.

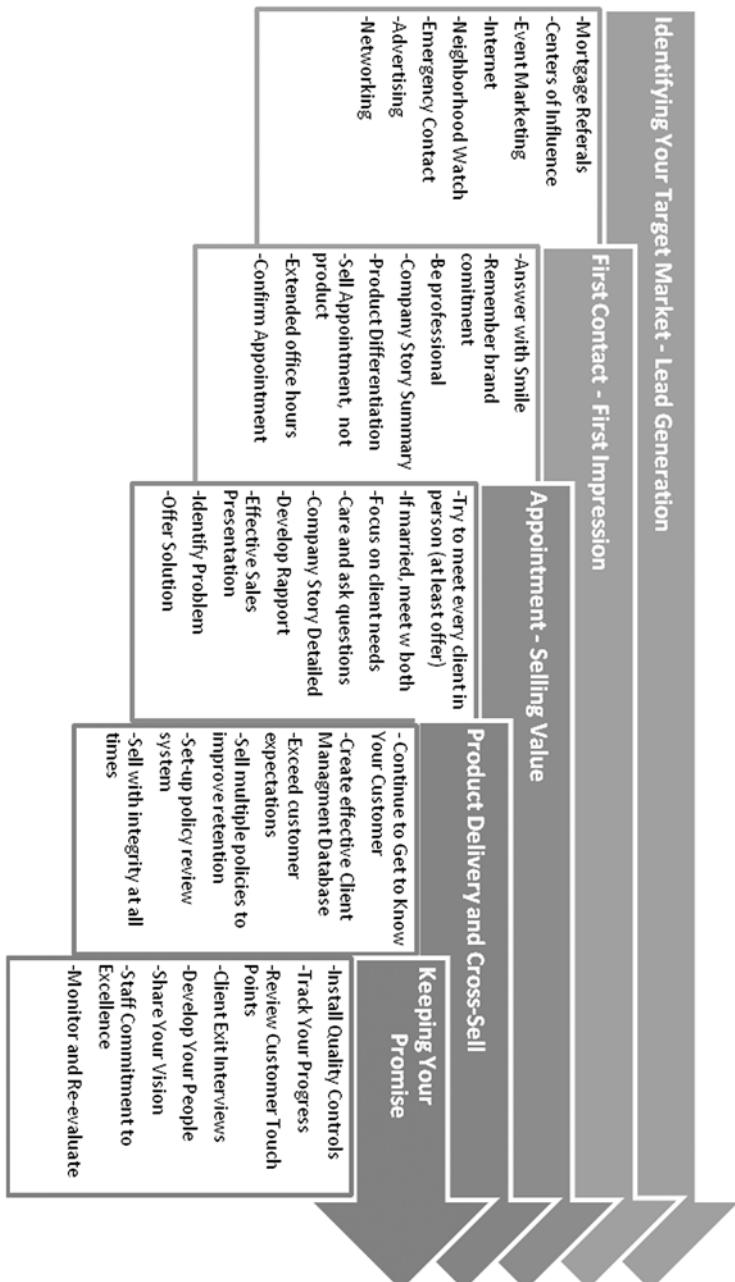
The Sales System

A sales system is a set of processes and strategies that if done right, will generate the results you need to become financially successful. Your business needs a constant stream of new customers if it's going to remain viable. The constant churn in the marketplace, unless replaced by new customers, will cause your business to dwindle. If you are going to survive, you must find a way to bring in a large volume of new policies and develop systems to retain the ones you have. Without understanding these steps, you will find it difficult to succeed over a long period of time because your sales will depend on factors over which you have little control or influence.

An overview of the Sales System is shown in the following chart on the next page.

Step 1 – Identifying Your Target Market

Knowing who your target customer is and who is not is an essential step in your sales system. While demographics



The Sales System—Building Your Brand



The Multi-Policy Sale (Cross-Sell)

For those of you who select the multi-line agency program, you will have the opportunity to provide many types of products and services to your customers. This is a huge sales advantage over those who only offer one or two products.

Many multi-line companies also offer discounts to customers who purchase multiple policies from the same company. These discounts make the products more competitive and can ensure there is no duplication or gaps in your customer's insurance coverage.

My most successful agents package policies in every sale. They sell the customer on the benefit of having one agent take care of all of their insurance needs. Developing this personalized service builds relationships that last even when the rates are not the most competitive in the market.

Schedule a **FREE Demo** of our
ContractCoach Training System Today.
You have to see it to believe it!

The Extremely Important Life Sale

Out of Every 100 People
25 are dead before reaching age 65
71 are financially in need at age 65
4 are financially independent at age 65

U.S. Department of Health and Human Services and actuarial tables.

An interesting way to look at the table above is that 96 percent of people either die too early or they outlive their finances.

The role of an insurance agent is never more important than when it comes to protecting a family against the financial hardships that come after the loss of the head-of-household. You may be the only person who brings this need to the attention of your customers and that alone is a tremendous responsibility. Your goals as a life insurance professional are to (1) help your clients discover and accept their financial needs and, (2) encourage them to act now to satisfy those needs.



**Life Sales - Another
ContractCoach
Automated System in
Action!**

Helping people meet their needs means first bringing the specific financial or emotional needs to their attention. Life insurance can:

PART VII

Hire the Right People

As soon as a man climbs up to a high position, he must train his subordinates and trust them. They must relieve him of all small matters. He must be set free to think, to travel, to plan, to see important customers, to make improvements, to do all the big jobs of leadership.

— Herbert N. Casson

When you open your door, you need to have at least one part-time employee. This employee should bring in revenue and quickly generate profit in your agency.

Most importantly, this employee will allow you to do the thing you need to do to grow your business — sell — without spending time on the routine service work. In my experience, the best agents hire early and often.

PART IX

Balance Is the Key to Long-Term Success

It isn't success if it costs you the companionship and chumminess and love of your children. Very often, busy, wealthy men of momentous affairs discover too late that they have sacrificed the finest thing in life, the affection of their family.

— B. C. Forbes

He who dies with the most toys is still dead. If there is any part of this book that you should read twice, it's this chapter.

The most successful business owners take time to relax and enjoy the fruits of their labor. Owning a business can be extremely stressful and failure to relax can cause tension,

PART X

Where Do We Go From Here?

If you have nothing else to do, look about you and see if there isn't something close at hand that you can improve! It may make you wealthy, though it is more likely that it will make you happy.

– George Matthew Adams

So, where do you go from here? I sincerely hope that I have given you enough pros and cons to make an informed decision about entering this fast-paced, rapidly changing, and potentially highly rewarding career.

At this point, if this career is right for you, you should be more excited now than ever before about becoming a self-employed agent. If you are greatly concerned about the hard work and lack of guarantees this career provides, I strongly recommend that you conduct further research before leaping into the world of self-employment. This is not a decision

that should be made half-heartedly. If you are to succeed, you have to give 110 percent and have the support of your family as well.

So, what's next? Well, I'm not sure what the answer is for you, but I do know this: If you don't do anything different, nothing is going to change. I recommend that you first determine where you want to be in five years. Once you figure out where you want to be, then and only then can you develop the road map of how to get there. Innovate your vision, develop your plan and execute.

So, we've covered a lot of material! To better sum things up and to truly give you a step-by-step approach to a successful agency, I've developed a list of 100 steps that I've covered throughout this book. It may take you up to two years to complete all of these steps. But if you do, you will be well on your way to a successful insurance agency!

100 Steps to a Successful Insurance Agency

1. Discover your passion and remember your dreams. You only have one life to live and this may be the last career move you will ever make.
2. Define success and what it means to you. Keep in mind that your business should give you more life, not become your life.
3. Determine if owning a business and specifically an insurance agency is right for you and your family.
4. If you have a significant other, discuss this opportunity with them. Will this business help you achieve what it is you both want out of life? Understand that some amount

93. Complete “Developing Great People” on your EMyth web portal.
94. Conduct Quarterly Employee Performance Reviews.
95. Measure your results and report successes and areas needing improvement to staff.
96. Complete “Tracking Your Progress” on your EMyth web portal.
97. Give back to the community.
98. Give thanks.
99. Take time to relax and enjoy all life has to offer.
100. Carpe Diem—Seize the Day!

Make Something Happen

I hope the time we have spent together has been beneficial, and you picked up a few ideas. If there is any additional advice I can give you, it would be to make something happen every day that will positively impact the results of your business. Don’t leave the office until you’ve made that one contact, gotten that referral or started that one fire.

As business owners, we have much for which to be thankful. Even during the worst of times, our lives are pretty good. Thank God for the life that He has blessed you with, and make the most of every opportunity. The American Dream is yours for the taking!

Good luck and God bless you,

A handwritten signature in black ink, appearing to read "Jim Hockings".

APPENDIX

Tools to Assist You in Management

**Most Available in Book
Version ONLY**

APPENDIX B - BUSINESS PLAN

[Your Logo Here]

The _____ Agency

Street Address

Suite # City, State Zip

Business Plan

Prepared by:

Name Agent/Owner Date

Mission Statement

The mission of the [name of agency] is to be a highly recognized and respected insurance agency in the [city] area, serving our client's total insurance needs through life, health, home, auto and commercial insurance. Our purpose is to develop a reputation as a knowledgeable, professional insurance agency that offers personalized products and services focused on meeting our customers' needs. We take pride in the quality of our products and the quality of our service.

Agency History

The agency was founded by [owner's name] in [year]. Prior to starting [name of agency], [owner's name] was the [give prior position and company]. The agency serves the needs of personal insurance consumers in the [city] and surrounding areas.

APPENDIX C - CSR AGREEMENT

Customer Service Representative Individual Employment Agreement

Agent Name, DBA Agent, hereinafter called EMPLOYER, of (address), and **Employee Name**, DBA Customer Service Representative hereinafter called EMPLOYEE, of _____ intend-ing to be legally bound hereby, agree as follows:

This agreement will take effect on _____ (month/day), 20 ____.

EMPLOYER and EMPLOYEE shall be associated as EMPLOYER and EMPLOYEE at the rate of compensation as follows: **EMPLOYER shall pay EMPLOYEE the sum of _____ \$ per hour.**

Performance Bonuses

Because the Customer Service Representative will play a key role in the overall success of the Agency, the EMPLOYEE will be compensated for successful performance.

Monthly

Monthly bonuses will be paid on the fifteenth of the month as follows:

- \$2 for every gain in policies-in-force (PIF gain)
- \$25 for every new household/new policy brought into the Agency
- \$10 for every existing household/new policy cross-sell gen-erated by the EMPLOYEE

APPENDIX D – LICENSED CSR EMPLOYEE AGREEMENT

Individual Agreement

Licensed Customer Service Representative

_____, d/b/a, hereinafter called EMPLOYER, of ____ address ____, and _____, d/b/a Customer Sales Representative hereinafter called EMPLOYEE, intending to be legally bound hereby, agree as follows:

This agreement will begin on ____ 1, 20__ and will end on December 31, 20__. At the conclusion of 20__, this compensation program may be amended.

EMPLOYER and EMPLOYEE shall be associated as EMPLOYER and EMPLOYEE at the rate of compensation as follows: **EMPLOYER shall pay EMPLOYEE the base sum of \$____ per hour.** Payments will be made on or around the first and the fifteenth of each month. In addition to the BASE pay, the EMPLOYER will pay the EMPLOYEE a bonus as outlined below:

- \$5 for appointment that shows up in the office to review their policy
- \$10 (once licensed) for every Auto policy sold as a result of appointment
- \$20 (once licensed) for every Home policy sold as a result of appointment
- \$30 (once licensed) for every Life policy sold as a result of appointment

APPENDIX E – INDIVIDUAL AGREEMENT LICENSED AGENCY PRODUCER

Individual Agreement Licensed Agency Producer

The first 90-Days of employment are considered a Probationary Period. During this time, the agency will closely monitor a new employee's performance. All benefits commence after successful completion of the 90-Day Probationary Period as describe in the Agency Employee Guide.

If, after the 90-Day Probationary Period, an employee's performance is considered marginal, the EMPLOYER may extend the introductory period or terminate this Agreement all together. The _____ Insurance Agency reserves the right to do either at its own discretion.

AFTER SUCCESSFUL COMPLETION OF PROBATIONARY PERIOD

_____, d/b/a Agent, hereinafter called EMPLOYER, of _____ address _____, and _____, d/b/a Agency Producer hereinafter called EMPLOYEE, intending to be legally bound hereby, agree as follows:

This agreement will begin on _____ and will end on December 31, _____. At the conclusion of 20_____, this compensation program may be amended. Although the base salary is likely to be the same in 20_____, the bonus plan may change.

APPENDIX F – INDIVIDUAL AGREEMENT COMMERCIAL SPECIALIST

Individual Agreement Commercial Specialist

The first 90-Days of employment are considered a Probationary Period. During this time, agency will closely monitor a new Employee's performance. All benefits commence after successful completion of the 90-Day Probationary Period as described in the Agency Office Employee Guide.

If, after the 90-Day Probationary Period, the EMPLOYEE's performance is considered marginal, the EMPLOYER may extend the introductory period or terminate this Agreement all together. The [your name] Insurance Agency reserves the right to do either at its own discretion.

AFTER SUCCESSFUL COMPLETION OF PROBATIONARY PERIOD

[your agency name], hereinafter called EMPLOYER (or Agent), of [your address], and (name), d/b/a Commercial Specialist hereinafter called EMPLOYEE (or CS), intending to be legally bound hereby, agree as follows:

This agreement will begin on (date) , 20__ and will end on (date) , 20__. At the conclusion of 20__, this compensation program may be amended. Although the base salary is likely to be the same in 20__, the bonus plan may change.

APPENDIX G – OFFICE MANAGER EMPLOYEE AGREEMENT

Office Manager Individual Employment Agreement

_____, DBA, hereinafter called EMPLOYER, of
_____ (address), and _____, DBA Customer
Sales Representative hereinafter called EMPLOYEE, intending to
be legally bound hereby, agree as follows:

**This agreement will begin on _____ (month/day),
20____ and will end on _____ (month/day), 20____.** At the
conclusion of 20____ this compensation program may be amend-
ed.

EMPLOYER and EMPLOYEE shall be associated as EMPLOYER
and EMPLOYEE at the rate of compensation as follows:
**EMPLOYER shall pay EMPLOYEE the base sum of \$1,500
per month.** Payments will be made on or around the first and
the fifteenth of each month.

Performance Bonuses

In addition to the BASE pay, the EMPLOYER will pay the
EMPLOYEE a bonus on the fifteenth of the month as outlined
below:

- \$5 for every policy issued through the agency (reflected by
the New Business Folio Report)
- \$100 for every Level I life bonus

APPENDIX H – RETENTION SPECIALIST AGREEMENT

Individual Agreement Customer Retention Specialist

Agent Name, d/b/a Agent, hereinafter called EMPLOYER, of _____, and **Employee Name**, d/b/a Customer Retention Specialist hereinafter called EMPLOYEE, of _____, intending to be legally bound hereby, agree as follows:

This agreement will take effect on _____, 20____.

EMPLOYER and EMPLOYEE shall be associated as EMPLOYER and EMPLOYEE at the rate of compensation as follows:
EMPLOYER shall pay EMPLOYEE the sum of \$____ per hour.

In addition, after 90-days of employment, the EMPLOYER agrees to pay one-half of the EMPLOYEE's monthly medical insurance premiums if the EMPLOYEE participates in the Agency medical insurance program. The EMPLOYEE will pay one-half of his/her medical insurance premiums and the entire balance for monies due for his/her family.

Bonus

Because the Customer Retention Specialist will play a key role in the overall success of the Agency, the EMPLOYEE will be compensated for successful performance. The bonus plan will be paid as follows:

APPENDIX I - EMPLOYEE PERFORMANCE REPORT: AGENCY PRODUCER

Name _____ – Agency Producer

Production Month: _____

(Payment will be on the 15th of the Month
Following the Production Month)

P&C NB Commissions:	Life NB Commissions:	Total NB Commercial Commissions:	50% of Total NB Commissions:

Minimum 15th Paycheck = \$ _____

Total to Be Paid on the 15th: _____

APPENDIX J - EMPLOYEE PERFORMANCE REPORT: COMMERCIAL SPECIALIST

Name _____ – Commercial Specialist

Production Month: _____

(Payment will be on the 15th of the Month
Following the Production Month)

Comrci PC NB Commissions	Comrci PC NB Commissions	Total NB Commercial Commissions:	50% of Total NB Commissions:

Minimum 15th Paycheck = \$_____

Total to Be Paid on the 15th: _____

YEAR: 20____

Three Month Requirement			Accumulated Requirement		
Month	NB Actual	NB Required	NB Actual	NB Required	Over or Under
1		\$2,000		\$2,000	
2		\$2,000		\$4,000	
3		\$2,000		\$6,000	
1st Quarter		\$6,000		\$6,000	
4		\$2,500		\$8,500	
5		\$2,500		\$11,000	
6		\$2,500		\$13,500	
2nd Quarter		\$7,500		\$13,500	
7		\$3,000		\$16,500	
8		\$3,000		\$19,500	
9		\$3,000		\$22,500	
3rd Quarter		\$9,000		\$22,500	
10		\$4,000		\$26,500	
11		\$4,000		\$30,500	
12		\$4,000		\$34,500	
4th Quarter		\$12,000		\$34,500	

In 20__ and beyond, the minimum quarterly standard will be \$4,000 per quarter and \$48,000 per year.

APPENDIX K - EMPLOYEE PERFORMANCE REVIEW

EMPLOYEE INFORMATION

Name Of Employee Being Reviewed::	Reviewer's Name:
Date:	Review Period: __ Quarter 20__

REVIEW GUIDELINES

Complete this personal review, using the following scale:

NA = Not Applicable 3 = Meets Requirements

1 = Unsatisfactory 4 = Exceeds Requirements

2 = Marginal 5 = Exceptional

EVALUATION

1.	Job Knowledge and Expertise				
2.	Ability and Dedication to Learn new tasks.				
3.	Uses Resources (ie. Company employees) in an effective manner.				
4.	Positive Attitude about office conditions.				
5.	Attendance Requirements				
6.	Takes responsibility for achievements and failures.				
7.	Tries new things and always looks for ways to add value to the team.				
8.	Listens to Direction from Management.				
9.	Generates creative ideas and solutions.				
10.	Brings in more revenue to the business that earns in payroll (Profit or Loss).				

Additional Comments: See next page.

My strengths are:

My weaknesses that need to be improved upon are:

I contribute to the team in the following ways:

I understand that i must bring in revenue to the business to justify my position on a daily basis. Over the last quarter, I have done the following things to bring in additional revenue for this business:

If I were to ask my team members about my performance, attitude and willingness to help them on a daily basis, I think they would say:

I have the following suggestions to improve the performance of our team:

APPENDIX L – AGENCY EMPLOYEE HANDBOOK

Note: This Agreement is for illustrative purposes only. You should seek legal assistance when preparing any type of document to make certain you are abiding to all state and federal laws governing employee conduct.

Agency Employee Handbook

Name of Agent

Updated: Current Date

Introduction

This handbook is intended to help you get acquainted with the _____ Agency and describes, in general terms, some of our employment guidelines. This handbook should serve as a useful reference, even though it is not intended to be an official policy and procedure manual. Please understand that the handbook is not intended to be a contract (expressed or implied), nor is it intended to otherwise create any legally enforceable obligations on the part of the Agent/Owner. This handbook supersedes and replaces all previous personnel policies, practices and guidelines.

To obtain information regarding specific employment policies and procedures, whether or not they are referred to in this handbook, speak with the Agent. Because the Agency is a growing and changing organization, the Agent reserves full discretion to add to,

APPENDIX M - CUSTOMER UPDATE FORM



Learn More!

"Hello Mr. /Ms _____, this is _____ calling on behalf of your insurance agent _____, How are you today?

_____, wanted me to call you today to first of all, thank you for your business. Secondly, he wanted to let you know that we are reviewing your file and we want to make sure our information is correct and that you are getting all of the discounts you may be eligible for. Do you have a few minutes? (If not, get a good time to call back)

Great! One of the updates I wanted to let you know about is that you now have the ability to print your ID Cards and review other policy information now on-line. Would you like the ability to access your accounts and print ID cards from your home computer 24-hours a day? I will send you the link to your email address. What is your primary email address?

Name:	Home:					
Email:	Business:					
Preferred Method of Communication:	Cell:					
Types of Policies with Our Company:		Auto	Home	Comrc	Life	Other
Question	Y	N	Comment			
1 Have there been any changes in your household that may require the need for your insurance policy to be reviewed? (like: change in job, birth or marriage)						
2 Are you familiar with our companies new life insurance discounts? You can save up to ___ % on your auto insurance premium if you have life insurance with _____. Many of our customers are surprised to see that some small term life insurance policies cost them under \$10 per month. Would you like us to run a quick quote for you to see how much you could save?						
We are implementing an Emergency Contact program to make certain we can reach you in the event of a catastrophe. The key to getting claims adjusters out to your house quickly relies on our ability to communicate with you.						
3 Can you give me the name and phone number of a relative or friend in the ___ area who can get in contact with you 24-hours a day?	Name:			Phone:		
4 I also need to get the name and phone number of a neighbor who would not mind checking your home for damage in the event you are out of town.	Name:			Phone:		
5 Because insurance is a large part of everyone's monthly budget, it's important that as your professional insurance agent, we sit down once every few years and make sure you have the coverage you need and have all of the discounts you may be eligible for. Would you like to come in to have review your policy with you?						

APPENDIX N – BUSINESS EXIT INTERVIEW

[company logo]
Business Exit Interview

Customer Name: _____ Address: _____
 Date: _____ City/State/Zip: _____
 Household Number: _____ Employee Name: _____

	Auto	Fire	Life	Comrcl	Other
Policy #					
NB Date					
Canc Date					

1	Poor
2	Fair
3	Good
4	Very Good
5	Excellent

For each item identified below, circle the number to the right that best fits your judgment of its quality. Use the scale above to select the quality number.

Description / Identification of Survey Item	Scale				
1. How would you rate the overall service provided by our agency?	1	2	3	4	5
2. When you contacted our office, was the return call prompt and courteous?	Yes			No	
3. How would you rank our claims service?	1	2	3	4	5
4. How would you rank the quality of our products?	1	2	3	4	5
5. How would you rank the knowledge of our agency staff?	1	2	3	4	5
6. Would you recommend our agency to a friend?	Yes			No	
7. What could we have done differently to retain your business?	Yes			No	
8. May we periodically contact you to once again earn your business?	Yes			No	

What would you say the primary reason is for leaving our Agency:

Price Service Products Relocation Other: _____

APPENDIX O - LIFE INSURANCE DECLINATION FORM

Life Insurance Declination Agreement

[LOGO]

(Please read carefully before signing)

Your Insurance Company Policy Number: _____

[Insert company-specific details about discounts or benefits provided by life cover- age.]

I have been given the opportunity to purchase Life Insurance and have elected to reject this coverage.

Signature of Named Insured

Date

Front of 7"x 5" Card

You Like This? You should see how we build
this into our agency management system!

APPENDIX P – STATE INSURANCE LICENSING GUIDELINES

State Insurance Licensing Guidelines

The following guidelines were provided by Kaplan Financial Education as of October 2012. Please check for updated requirements before scheduling your exam.

Kaplan Financial provides a single source for premier education and compliance solutions, bringing together leading brands to help customers accelerate speed to market, boost revenue and minimize risk. Over the last 70 years, Kaplan Financial Education has provided the most current test preparation and continuing education materials for Securities and Insurance professionals.

Kaplan's offerings include licensing exam prep, continuing education and firm element, wealth management, financial planning, insurance designation programs and compliance management tools and services. For more information, visit KaplanFinancial.com.

Alabama

Candidates for a producer license, either Life & Health or Property & Casualty, must attend a pre-licensing course for that line of authority consisting of forty (40) classroom hours or equivalent of individual instruction including a minimum of five hours dedicated to the discussion of Alabama law. Students may attend courses in the classroom or online. For candidates taking an online course, their final exam must be monitored by a disinterested third party (someone other than a relative, friend, or business associate).

Exams are administered by the Alabama State Department of Insurance and the University of Alabama College of Continuing Studies. For online registration and exam information, visit the Alabama Department of Insurance web-



“Implementing the ideas in Jeff’s book can help you create a solid business plan and, eventually, a successful and thriving agency.”

—Dr. Robert P. Hartwig
President
Insurance Information Institute

Are you a sales manager and would like to teach the concepts presented in this book to your sales team?

Contact ContractCoach for workshops, books, and additional resources.

As a Sales Manager, you know there is more to running a successful business than simply selling insurance. Jeff Hastings has created a workshop which coincides with the systems presented to you in this book. This workshop will help you:

Get new agents off to a quick start

- Motivate veteran agents
- Create a vision for success
- Develop a solid foundation in which to build an agency
- Hire the right people and teach them the right things to do
- Develop their winning team
- Create systems for life insurance sales success

Contact us today!

ContractCoach, LLC.
15912 Rosethorn Ct. Ste A
Cypress, TX 77429
844-4A-Coach
www.contractcoach.com

The ContractCoach Platform



Everything you need to create the business you want.

You think you have systems, until you see these systems!

While all coaching agencies talk about systems, ONLY ONE has systems that are ready to be implemented into your agency and a team of experienced insurance professionals ready and standing by to help you build the business you've always wanted!

From the very beginning, you will see how ContractCoach stands our from the rest. Operating from the perspective that in the end, it's not about a better business, it is about a better life that should be the priorities in our Business Development Process.

Our Services Include:

- Self-paced e-Learning University of lessons to develop every aspect of your insurance agency.
- A systematic employee management system to tell if your team is earning a profit or a liability in your small business.
- Websites to build and promote your personal brand image.
- Recruiting websites to help you find your next top producer.
- Automated calendar and client management system.

- Systems to train your people and motivate to perform at their highest level of performance.
- You will have to see it to believe it!



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After the free trial ends, for only \$100 per month and no monthly contract, you will receive everything mentioned above plus valuable insight from ContractCoaches so you can work more effectively on your business.

Contact Certified Business Coach at:

info@contractcoach.com or call

844-4ACoach for a

FREE Demo or Business Consultation.



LEARN FROM A COACH

Before you open your agency, read this book!

There is more to selling insurance than writing policies. When done right, you can build a successful business that affords you a lifestyle most people only dream about. Why try to figure it out on your own when you can learn from someone who has already been there and done that?

Jeff Hastings knows insurance, and he knows how to build a profitable business. Since starting as a file clerk with Farmers Insurance Group in 1985, Jeff has built an extraordinary business, consistently receiving top awards, including District Manager of the Year in 2005. He and the agents in his district have achieved phenomenal success, and now he shares the keys to their success with you.

Many of the business tools you will need are included such as licensing guidelines, a business plan, employment contracts, an employee handbook, business forms and more. If you are serious about building your own insurance agency, *So You Want to Be an Insurance Agent* gives you a complete system to develop, manage and grow your business.

“An excellent resource for setting up and running your agency like a business.”

— Angela Johnson & Nadeem Damani,
Authors of *Going Tradigital: Social Media Made Easy for Insurance Agents*

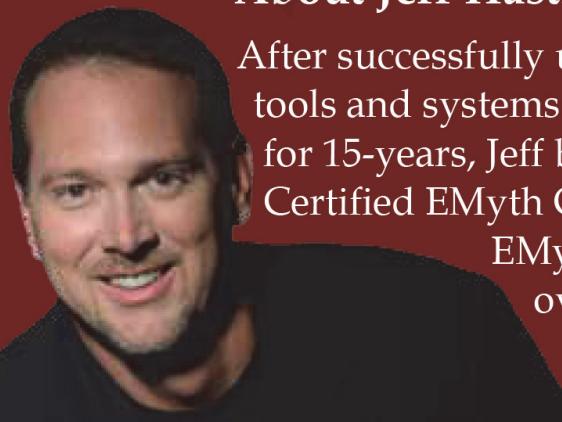
“Implementing the ideas in Jeff’s book can help you create a solid business plan and, eventually, a successful and thriving agency.”

— Dr. Robert P. Hartwig, President,
Insurance Information Institute

About Jeff Hastings

After successfully using the EMyth tools and systems in his business for 15-years, Jeff became a Certified EMyth Coach in 2012.

EMyth has coached over 7 million business owners for powerful bottom line results.



For more information go to:
ChartHousePress.com