



WIFI

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Password: 888641



Maya Stein, The Quiet Hum of Industry



Private journey. Public life.



You Signed Up For WHAT?!

YES,

I Signed Up For
THAT.

- Action-planning session to habituate 4 simple yet elusive sales behaviors. (T2A, HR, TC, OC, NBI, Practice, Measure.)
- Selling: perennial topic but rarely translated into the specifics
- Built around the “S” in CSR, turn sales intentions into actions
- Get primer on self-management (aka habit loops), to avoid the insurance commoditization trap by consistently, and convincingly articulating value.

A coach is a coach is a coach

Meet them where they are. Ignite desire to act. Repeat.



My Goal Today



Show of hands, who's joined me?

Weak memory or strong – doesn't matter

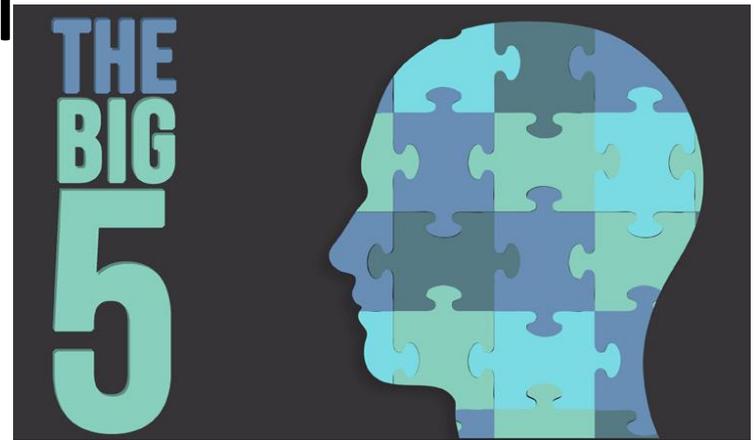


A master becomes a master not by doing hundreds of things a few times but by doing a few things hundreds of times.



The Big 5 Skills

1. Bridge from task to ask.
2. Handle resistance & trial close.
3. Referral Requests /COI
4. Proactive outreach.
5. New business intake.



And.... Remarketing reduction, self-management, workflow

First rule: Do...



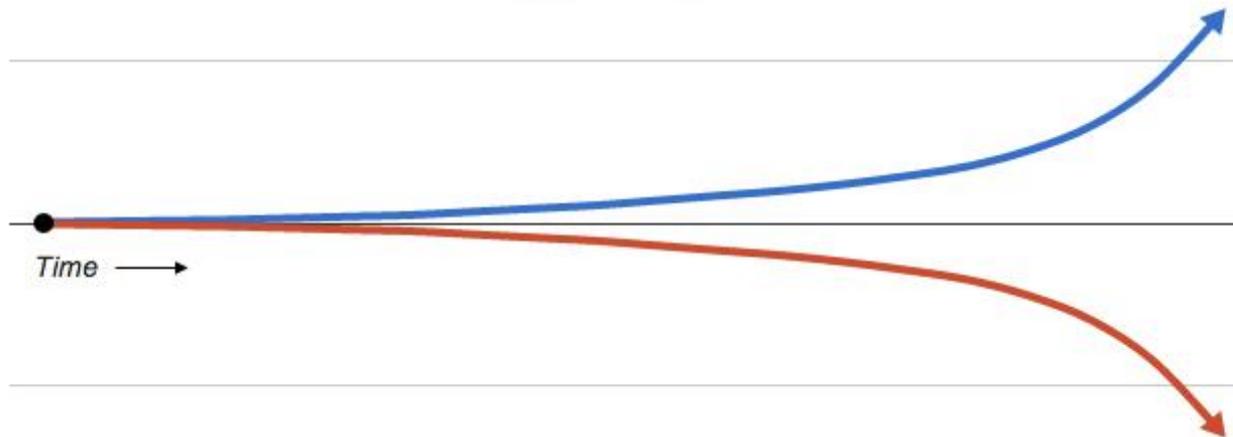
...as long as it works for everyone else

Small gains, tipping points and 1%

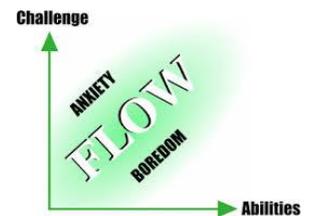
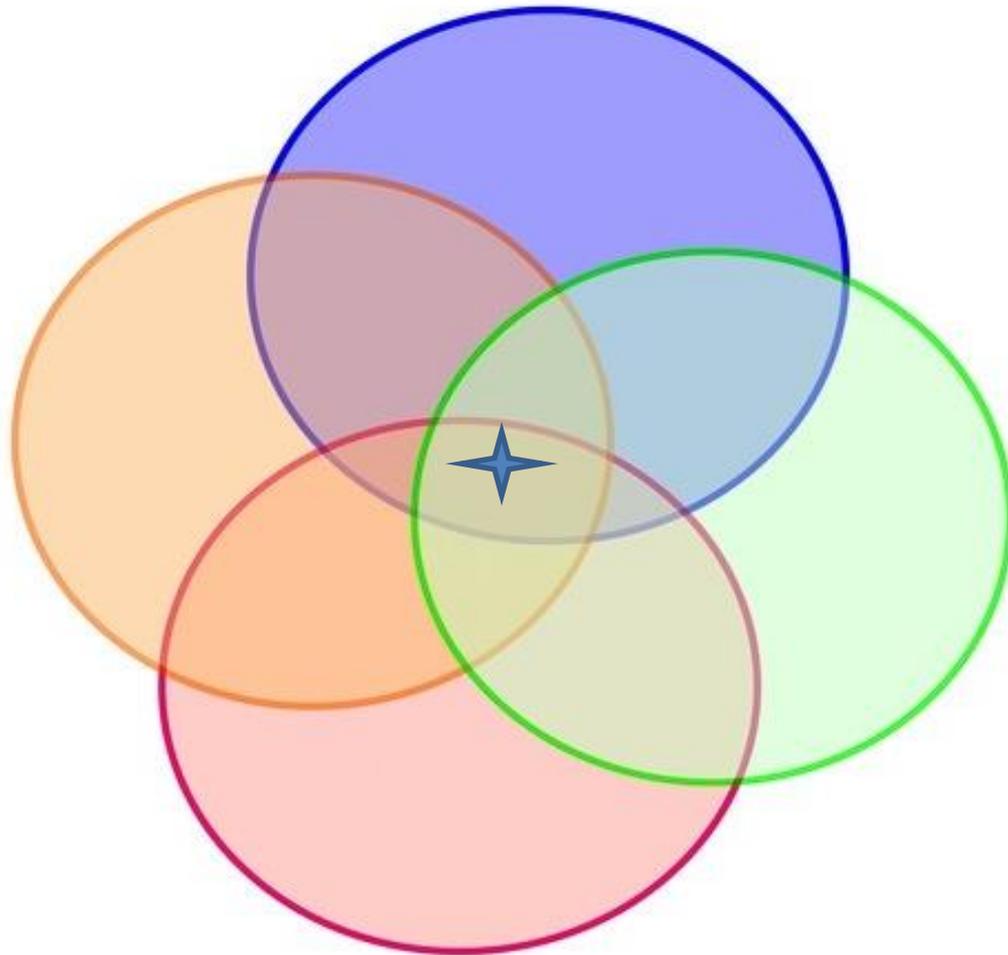


Aggregation of Marginal Gains

- 1% Improvement
- 1% Decline

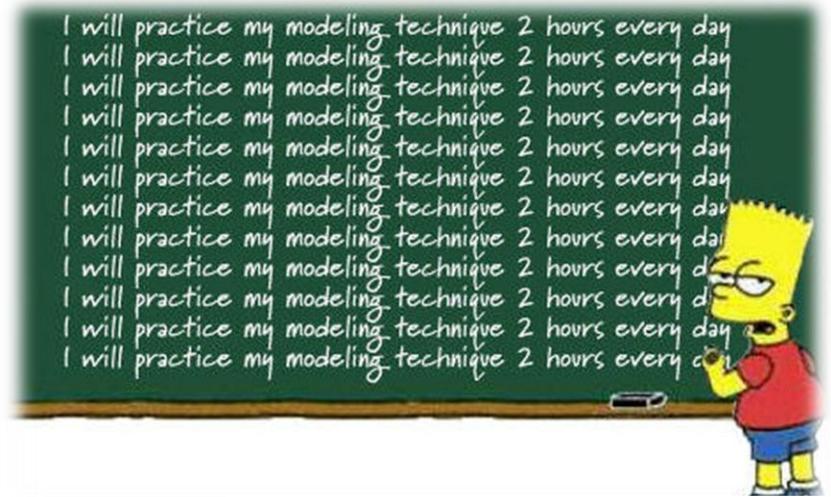


To stay in the sweet-spot of growth we need...



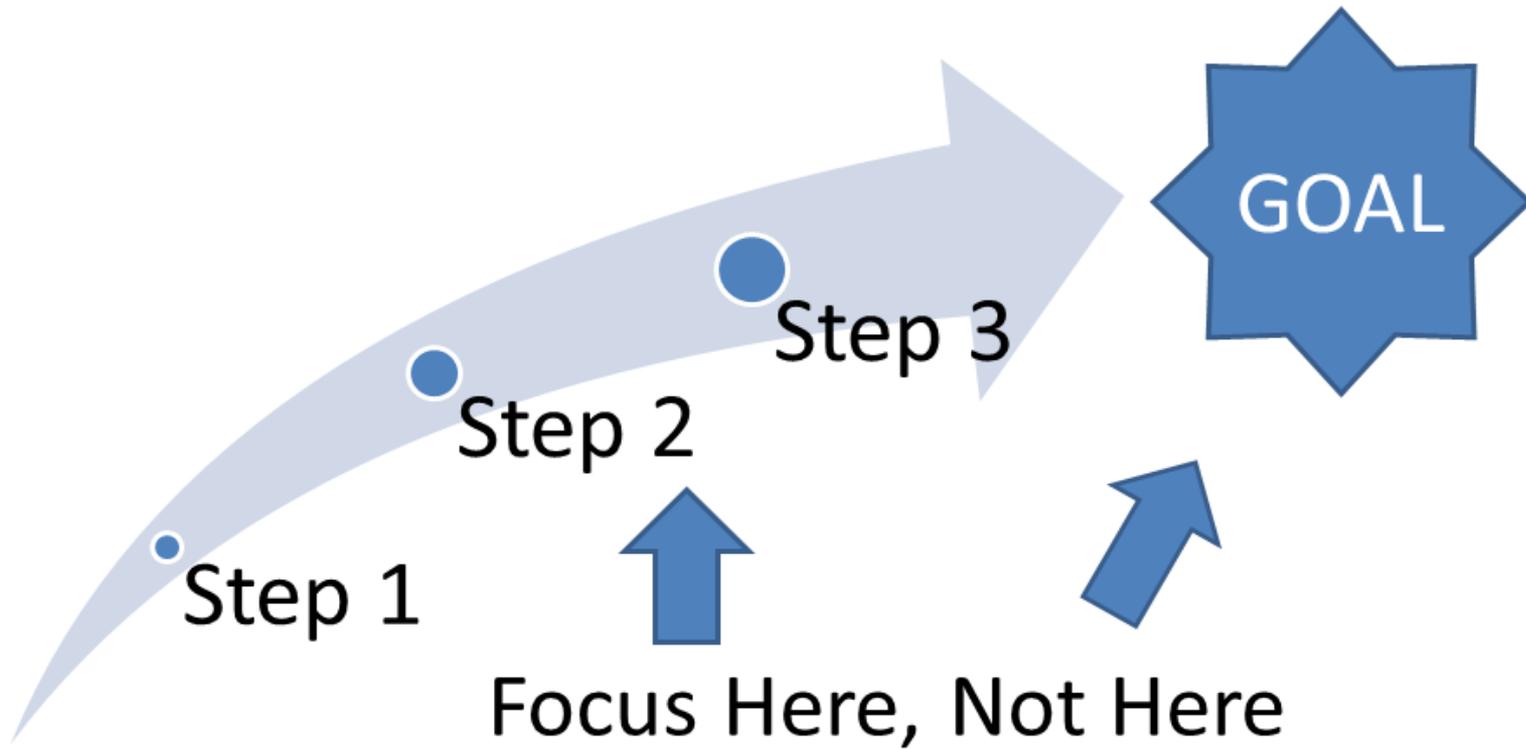
Buy-In (Desire). Focus. Practice. Measure.

BUYIN

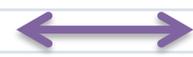
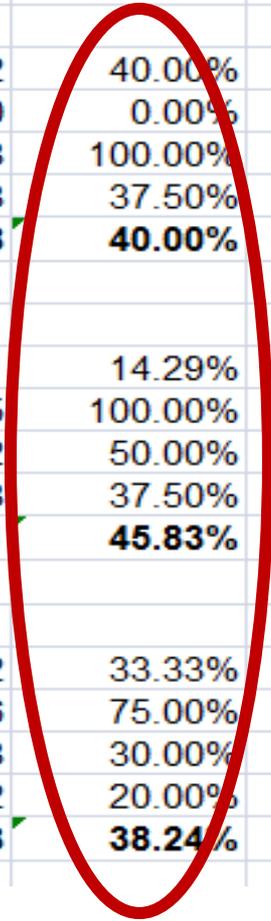
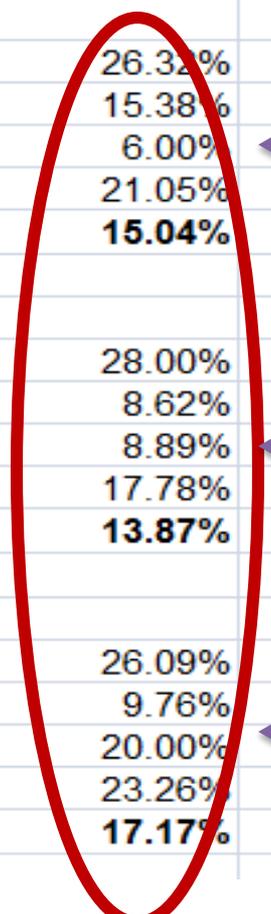
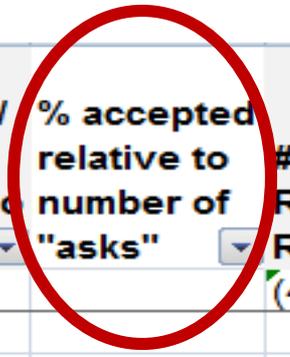
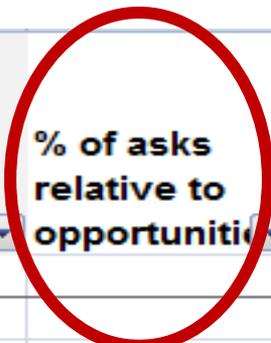


Process vs. Outcome

The paradox of measuring results



Name	# of service "touches" or opportunities (1)	# of sales "Asks" (2)	% of asks relative to opportunities	# accepted/written (people who say yes) (3)	% accepted relative to number of "asks"
7 Maria Lorenzo					
8 Lauren LeViness	22	12	54.55%	3	25.00%
9 Totals:	22	12	54.55%	3	25.00%
0					
1 Week of 10/23/17					
2 Sean Raymond	19	5	26.32%	2	40.00%
3 Lisa Young	26	4	15.38%	0	0.00%
4 Maria Lorenzo	50	3	6.00%	3	100.00%
5 Lauren LeViness	38	8	21.05%	3	37.50%
5 Totals:	133	20	15.04%	8	40.00%
7					
8 Week of 10/30/17					
9 Sean Raymond	25	7	28.00%	1	14.29%
0 Lisa Young	58	5	8.62%	5	100.00%
1 Maria Lorenzo	45	4	8.89%	2	50.00%
2 Lauren LeViness	45	8	17.78%	3	37.50%
3 Totals:	173	24	13.87%	11	45.83%
4					
5 Week of 11/6/17					
5 Sean Raymond	23	6	26.09%	2	33.33%
7 Lisa Young	82	8	9.76%	6	75.00%
8 Maria Lorenzo	50	10	20.00%	3	30.00%
9 Lauren LeViness	43	10	23.26%	2	20.00%
0 Totals:	198	34	17.17%	13	38.24%



Drive email opportunities to phone



# of EM Touches	# of Drive to Phone	% of Drive to Phone	# of Call Backs	% of Call-Backs	Quote Offered
305	54	18%	35	65%	30
237	73	31%	38	52%	28
256	51	20%	32	63%	28
798	178	22%	105	59%	86

Reduce remarkets

IL Agency

<i>Total</i>	Shop Requests	Shop Offers	Total	Kept As Is	% KEPT AS Is	Changed Cvg	% Changed Cvg
Wk 6	7	3	10	3	30%	2	20%
Wk 7	9	3	12	7	58%	1	8%
Wk 8	8	1	9	7	78%	0	0%

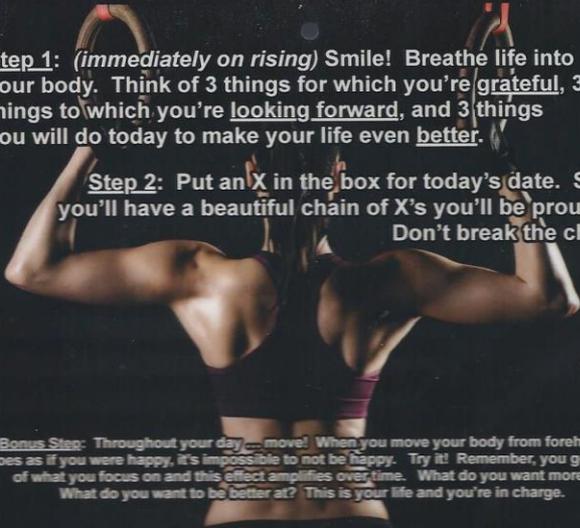


Sheldon's accountability

Step 1: *(Immediately on rising)* Smile! Breathe life into your body. Think of 3 things for which you're grateful, 3 things to which you're looking forward, and 3 things you will do today to make your life even better.

Step 2: Put an X in the box for today's date. Soon you'll have a beautiful chain of X's you'll be proud of. Don't break the chain!

Bonus Step: Throughout your day ... move! When you move your body from forehead to toes as if you were happy, it's impossible to not be happy. Try it! Remember, you get more of what you focus on and this effect amplifies over time. What do you want more of? What do you want to be better at? This is your life and you're in charge.



October 2017

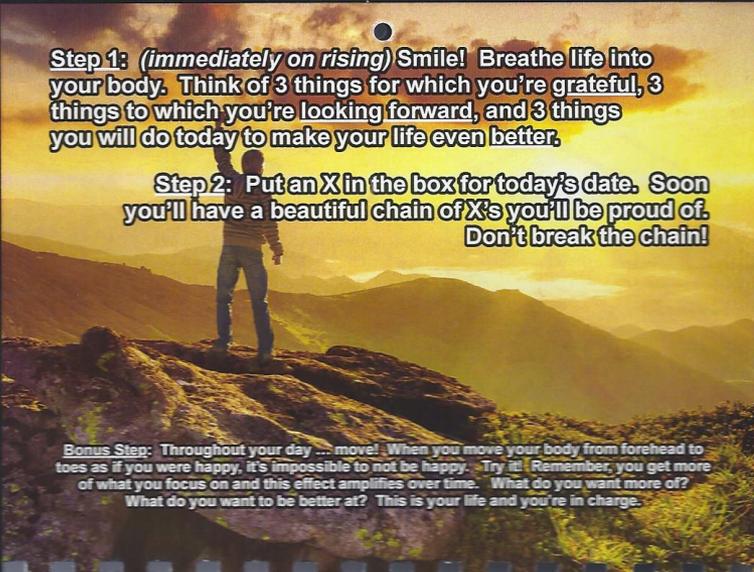
*"Strength does not come from winning. Your struggles develop your strength."
- Arnold Schwarzenegger*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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November 2017

*"Nothing tastes as good as fit feels."
- Classic Fitness Truism*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

How we really feel about metrics...
It's a hassle. Our results are not our worth.



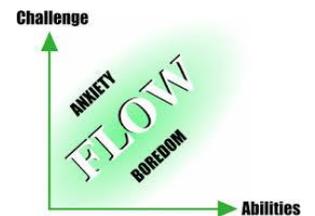
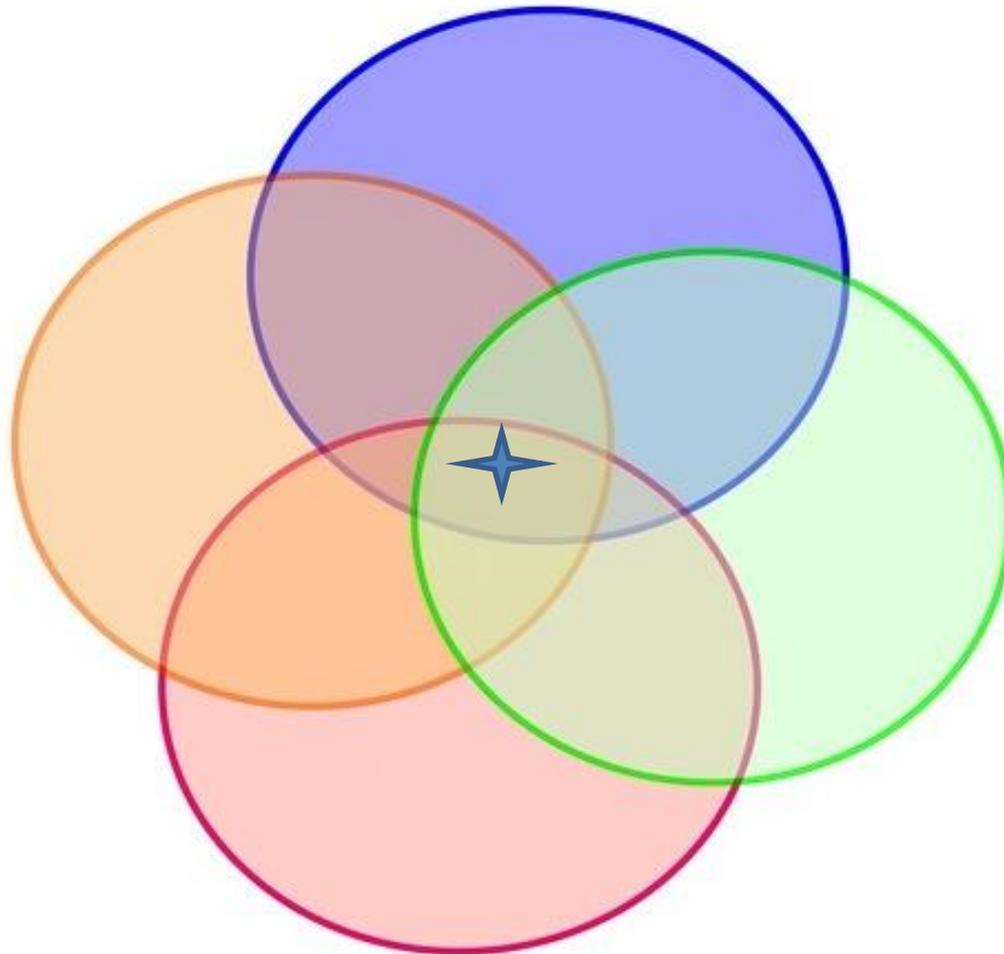
Try it for one week, then another.

TRACK PROCESS NOT OUTCOME

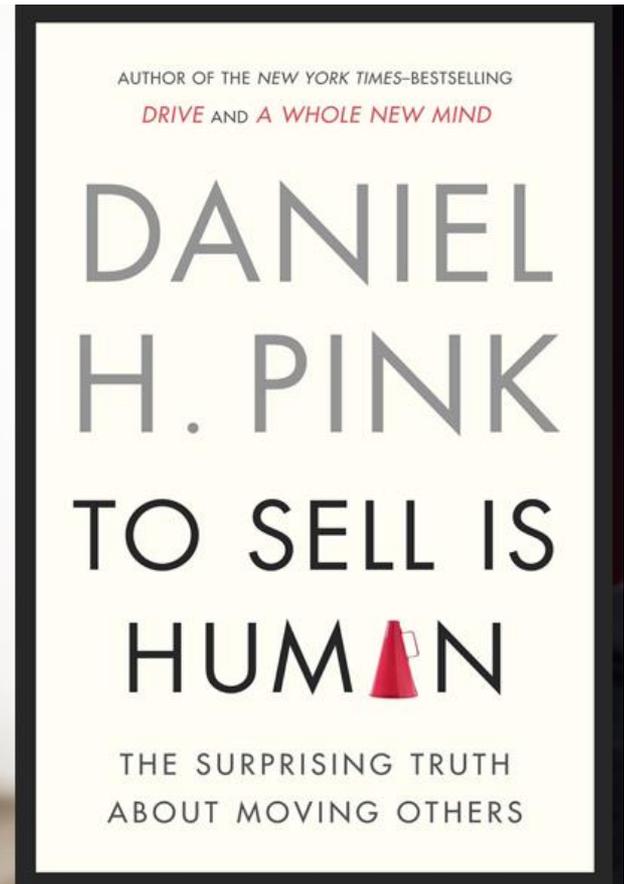
NAME :	WEEK OF :					
	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	TOTAL
# INBOUND SERVICE TOUCHES RECEIVED						
# OF ASKS (UP-SELL X-SELL)						
# OF ASKS ACCEPTED						
# INTERNAL REFERRALS MADE (LIFE, HEALTH, CL...)						
# OUTBOUND CALLS MADE (VM=VOICE MAIL, L= LIVE)						
# COVERAGE REVIEW S						
# RESISTANCE REPLIES						
# FOLLOW UP APPT'S BOOKED						

Back to the sweet-spot of growth

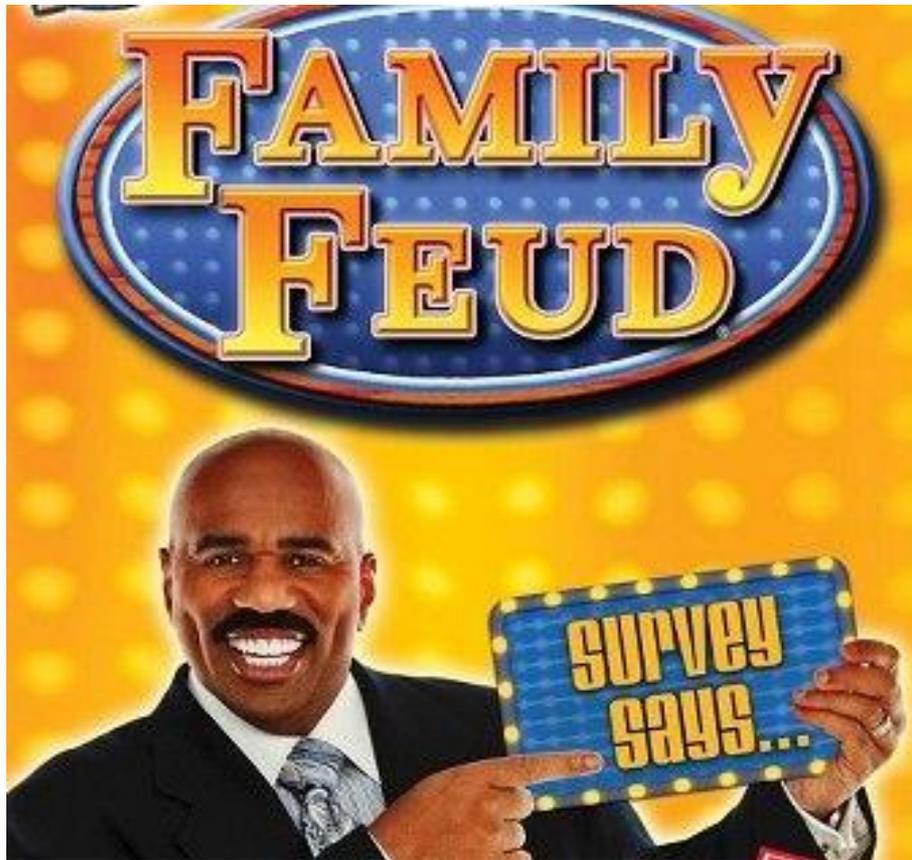
BiFPM



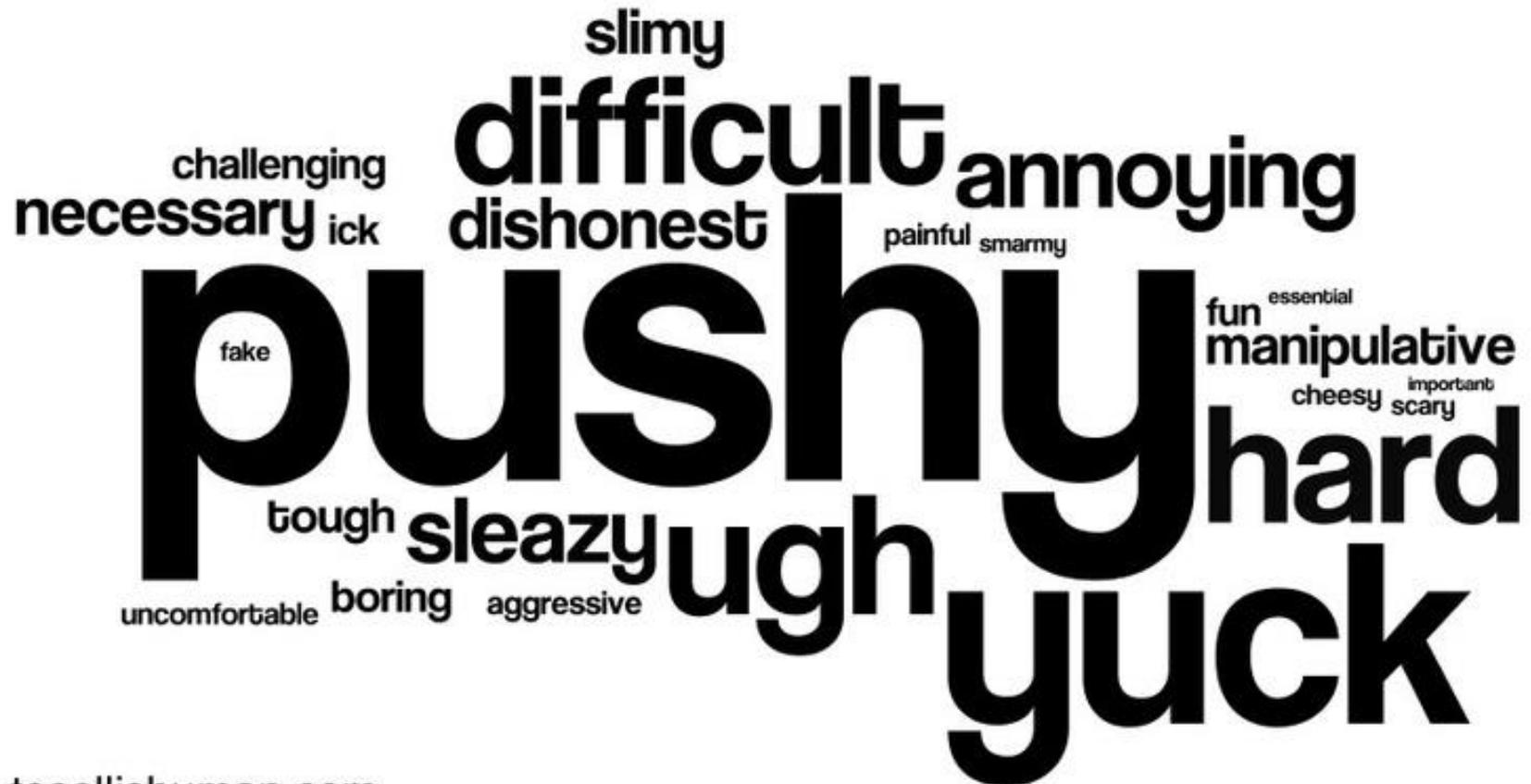
We are all in sales now



When you think “sales” or “selling,”
what are the first words that comes to mind?

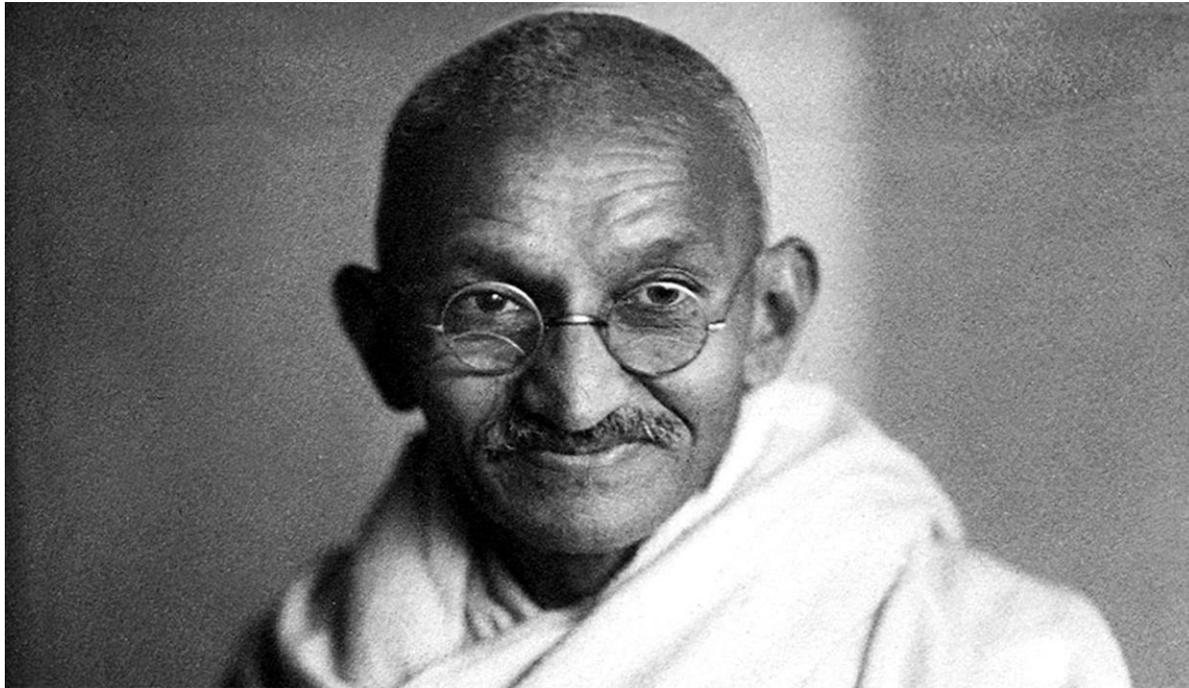


When you think “sales” or
“selling”, survey says...



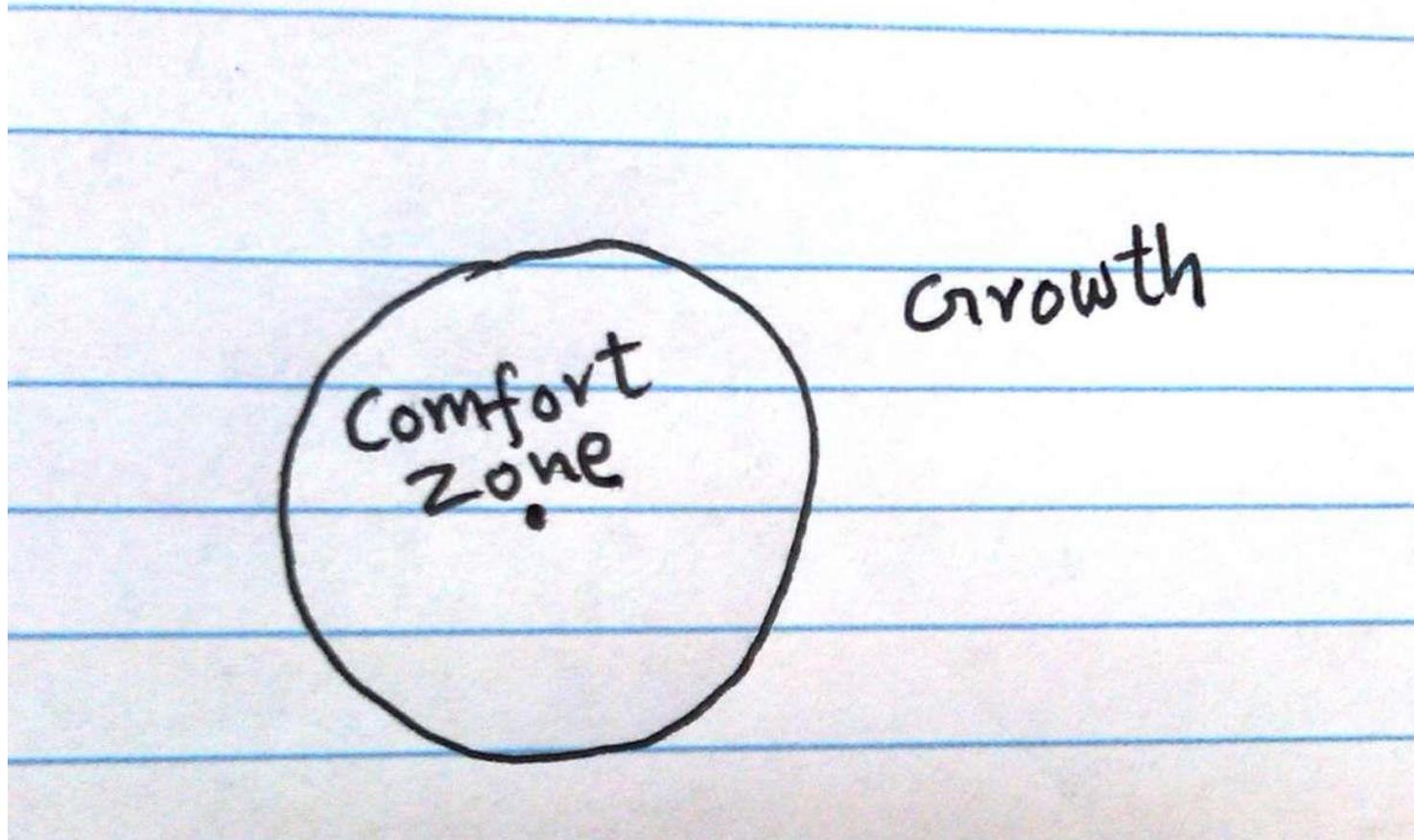
B.T.F.A.R.

What other language invades our consciousness?



BTWAHVD

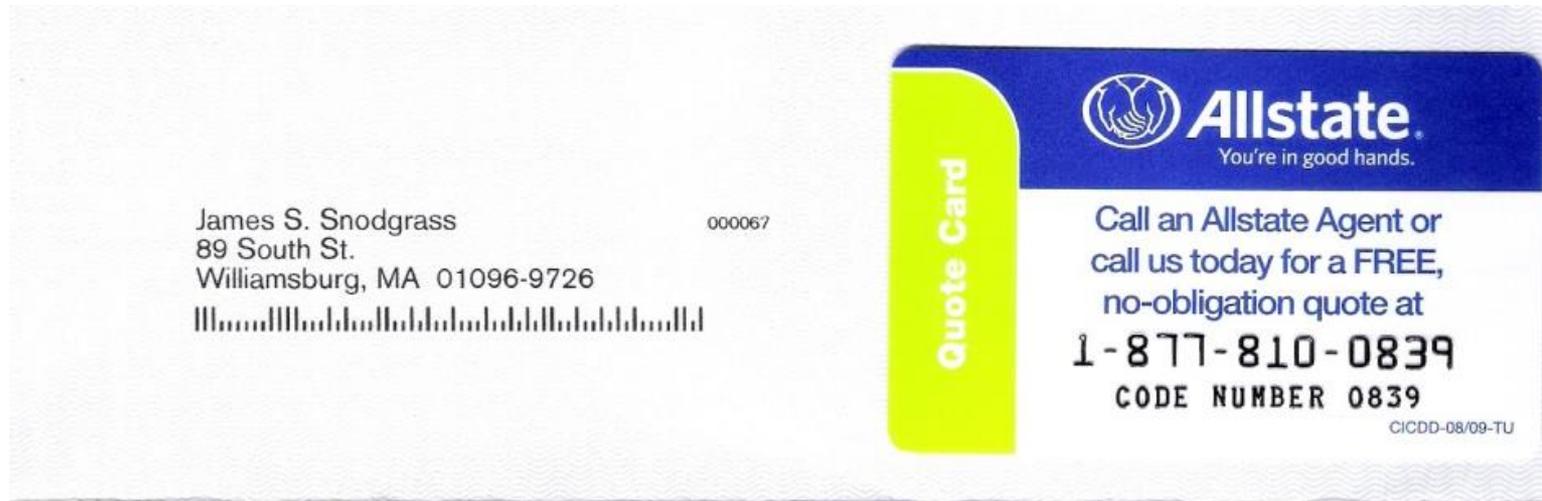
Habits and patterns, routines OH MY!



Is it a noble profession?



What is the message here?



Nationally, nearly 7 out of 10 customers who switched their auto insurance to Allstate paid less. In fact, drivers who switched saved an average of \$396 per year!*

Dear James S. Snodgrass:

We encourage you to call an Allstate Agent or call the toll-free number above to find out how much

... and here?

MetLife[®]

MetLife[®] Auto

Judith A. Goldman
89 South St.
Williamsburg, MA 01096-9726

BLF



Personal Identification Number:
476712935A

Low rates available for
Massachusetts drivers..

Please Respond By:

January 14, 2010

Call now for a **FREE**, no-obligation quote

1-800-888-2308

Weekdays between 8:00 a.m. and 10:00 p.m. or
Saturday between 10:00 a.m. and 2:00 p.m., ET

Dear Judith Goldman,

If you ever feel like you're not getting the credit you deserve for being a responsible driver, you're probably right. A lot of good drivers are paying hundreds of dollars more than they should for auto insurance.

...and what about here?



APA Member:

Judith A. Goldman, PhD
43 Center St. Ste. 306
Northampton, MA 01060-3062



Personal Invitation Number: D31 555 6101

**Judith A. Goldman, PhD,
you could save hundreds of dollars a year
on auto insurance.**

Customers in Massachusetts
have found us, on average, to be:*

- \$185.25 **lower** than Amica
- \$255.89 **lower** than Commerce
- \$295.74 **lower** than Safety

Average group member savings is
\$301.56 a year.*

**Massachusetts drivers: Don't wait until your current auto insurance policy expires.
Call NOW to see how much you could save with Liberty Mutual.**

Dear Judith A. Goldman,

All it takes is a few minutes to see just how much you could save on auto insurance with Liberty Mutual.

.... and finally here?

GEICO[®]

See how much you could save on car insurance.

Why wait? GEICO saves folks an average of over \$500 a year. That's one reason why so many people switch. See how much you could save by going to **geico.com** for a free rate quote. Then buy online, over the phone, or at a local office.



Visit **geico.com** or call **1-800-947-AUTO (2886)**.

...on and on it goes

State Farm

Switch and save \$426.*
Flexible payment plans.

*Average annual per household savings based on a national 2008 survey of new policyholders who reported savings by switching to State Farm.

Get a quote

DRIVERS WHO SWITCHED
SAVED \$396
AVERAGE ANNUAL SAVINGS

Allstate Quote Now **GO**

GEICO  It's the money you could be saving with GEICO.

Get a free car insurance quote today [▶▶](#)

You could save up to 15%
when you bundle car & home insurance
Just another way we keep your life moving

**YOU COULD SAVE 15%
ON CAR INSURANCE.**

SWITCH & SAVE  **THE HARTFORD**

GEICO
Click here for a quote. 

Save up to
\$500
with Nationwide® Auto Insurance

GET A QUOTE NOW

Nationwide®
On Your Side

\$500 annual savings from policy data thru 7/07

You could save an
average of \$345 on
auto insurance.

SAVE NOW **▶▶**

 Liberty Mutual.

Accident Forgiveness is available to qualified new customers. Other terms apply. Average savings for qualifying customers whose accident is forgiven.

Save hundreds on your auto insurance today!

esurance®
Quote. Buy. Print.™

Get your quote
in minutes. Click Here 

- ▶ Comparison quotes
- ▶ Print ID cards instantly
- ▶ 24/7 customer & claims service



UP TO
**\$500
OFF**

USA resident & licensed driver with valid license. Auto policy must carry 100/300/100 liability coverage. Not available in all states.

PROGRESSIVE
INSURANCE

MARK F.	
PROGRESSIVE	\$375
STATE FARM	\$440
FARMERS	\$526
AM. FAMILY	\$635

Thanks to his Farmers Agent,
Ricky bought auto, home
and life insurance and saved.

* Discounts vary and are not available in all areas. Restrictions apply.

Get a Quote Find an Agent

 **FARMERS**
READY FEELS GOOD™

PEOPLE WHO SWITCHED
SAVED \$338
ON AVERAGE PER YEAR

Savings based on information reported in 2006 by new Allstate customers. Actual savings will vary.

TryAllstate.com | 877-ALLSTATE

AVERAGE ANNUAL
SAVINGS \$369

1-866-677-2196

Annual per household savings based on 2006 survey of new policyholders who reported savings by switching to State Farm. See thehansa2196.com 1-866-677-2196

The difference between our scoreboard and the one in the stadium? Ours can save you hundreds.

and you could save hundreds of dollars on car insurance. You can get a quote in minutes and find the policy that's right for you. And you'll get 24/7 service, better rates and more. New York's Progressive.

 **PROGRESSIVE**

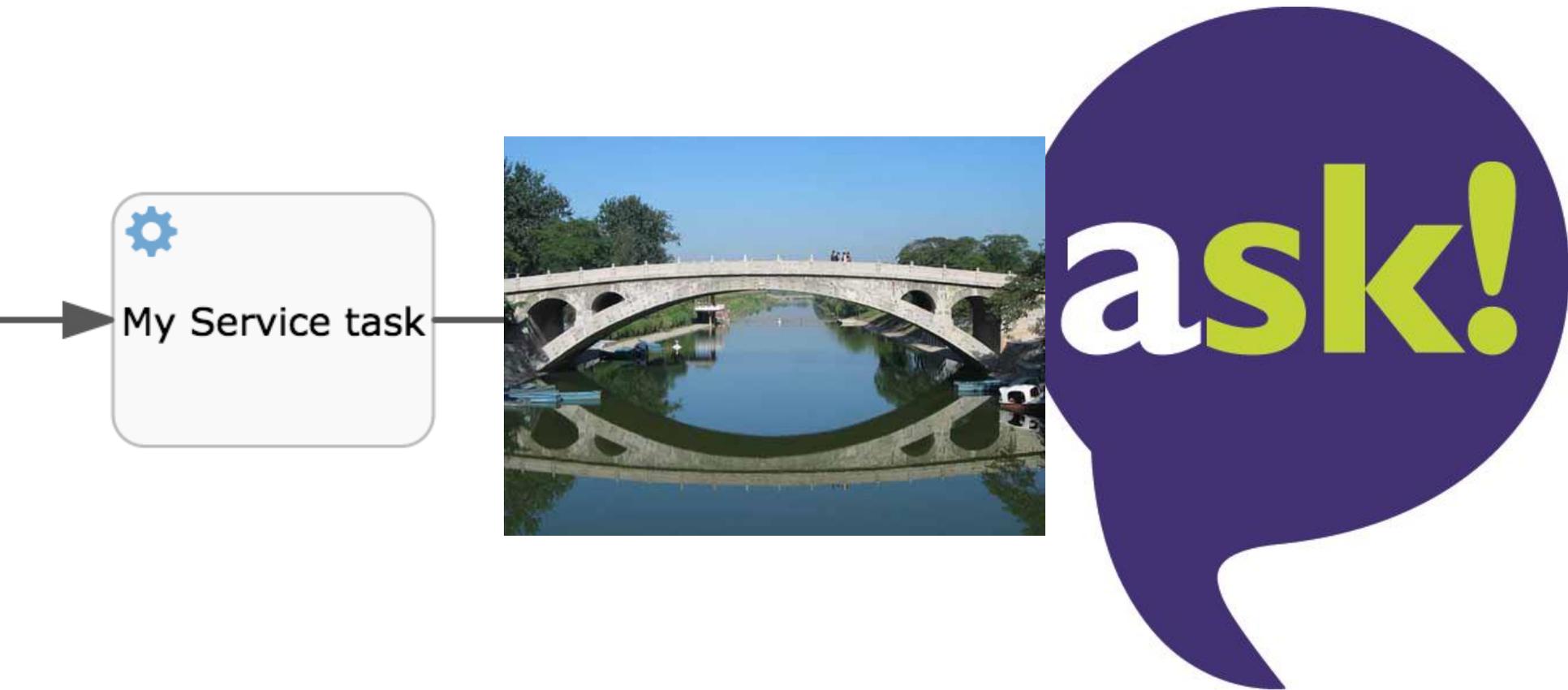
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No quibble with the value of price, but where is the nobility?



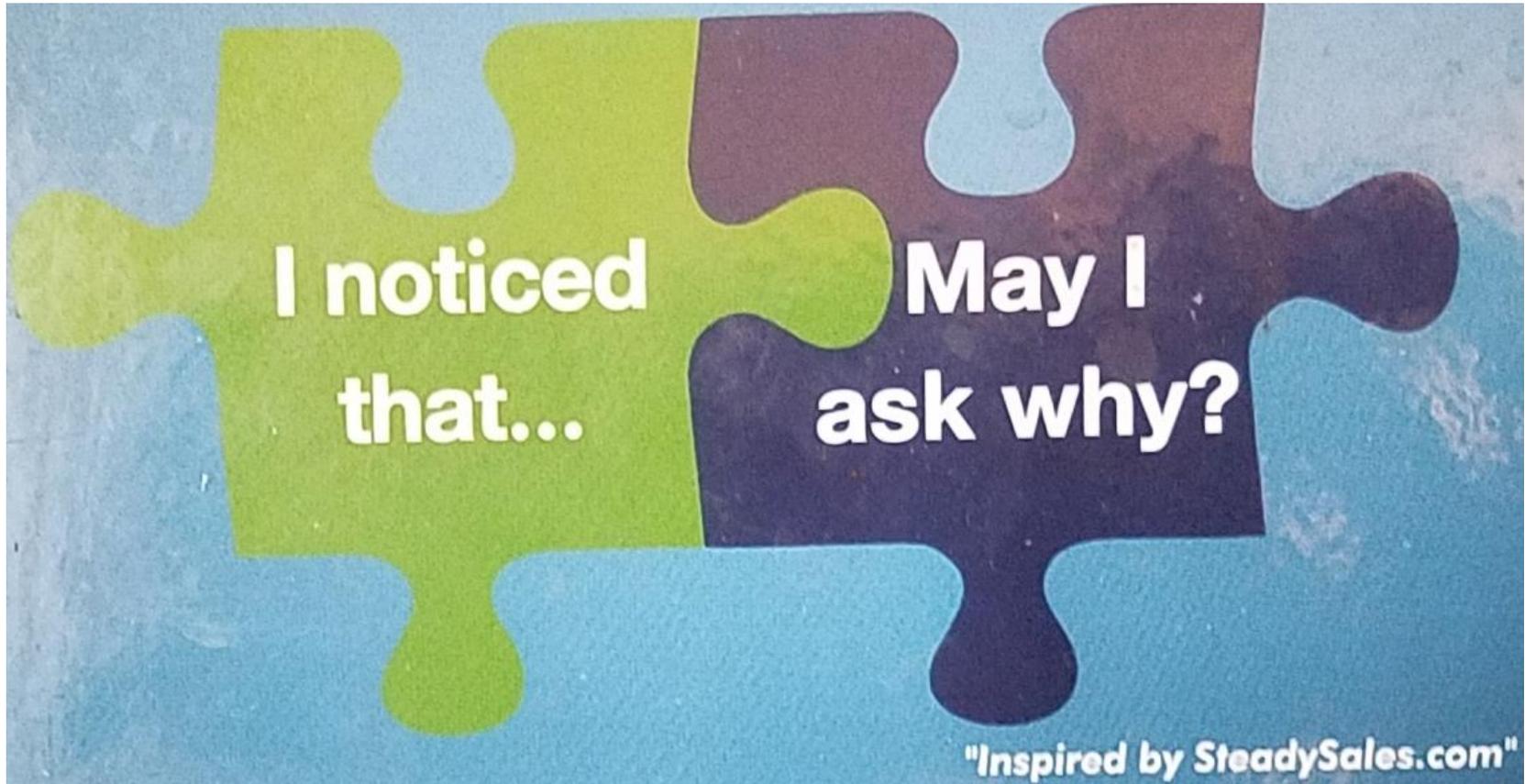
Hold that thought.

How do you re-assert your value? The bridge and the...



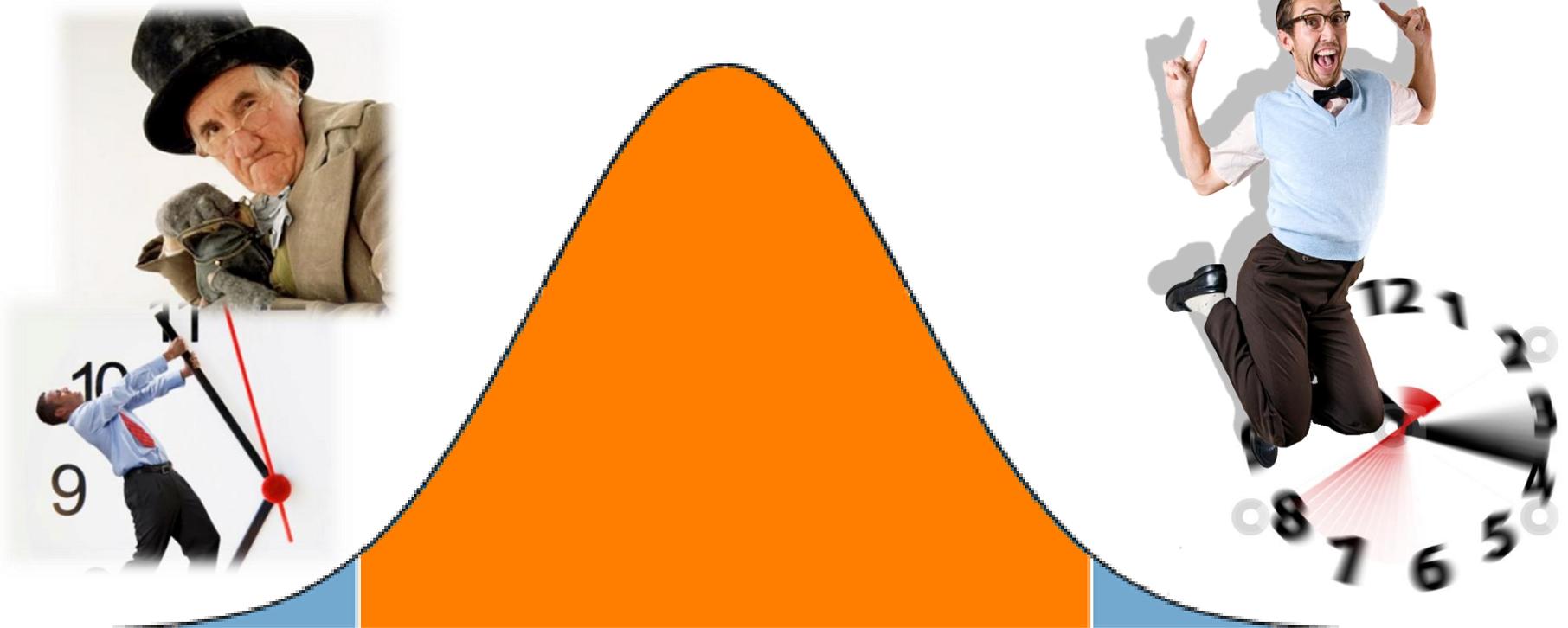
The first seven words.

Bridging from task to ask



Actual C.L. script: *"I noticed there is no Cyber Liability coverage on your policy , may I offer you a quote for this valuable coverage?"*

Most often...



Handle Resistance vs. overcome objections (remember, ERAR)

Empathize. Re-connect to the reason why. Ask again. Release

I'm awesome. I ~~don't~~ have
to ask twice.



The next seven words

Handling resistance

THE ONLY REASON I ASK

IS BECAUSE...

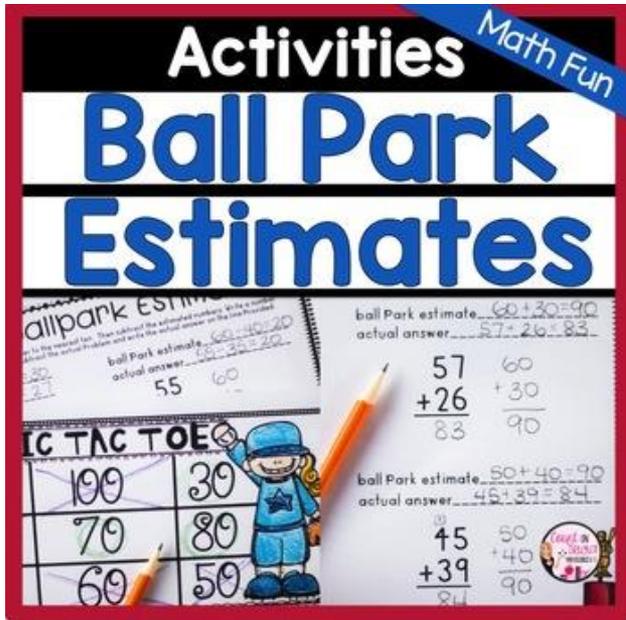
memegenerator.net

The phrase, *“The only reason I ask is because...”* is your doorway to...

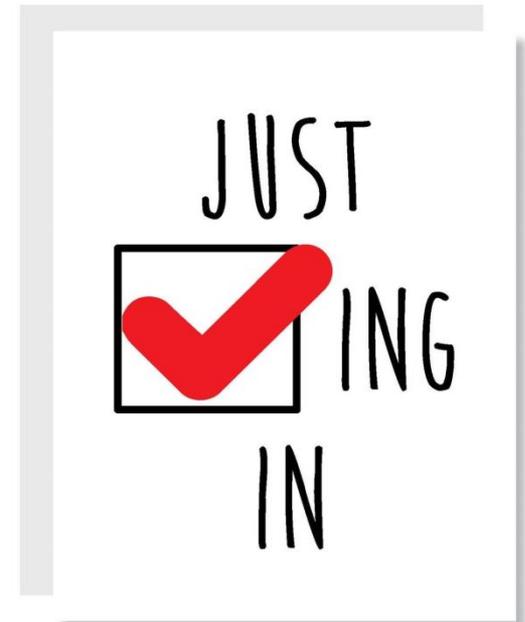


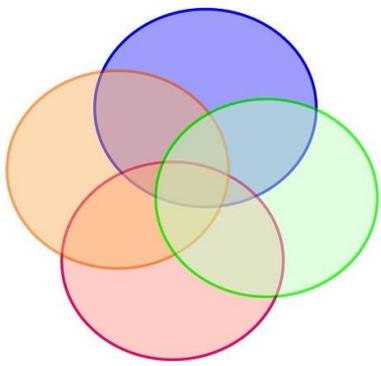
Trial closing means agreement to a next step

Ballparking, Date setting or Social Contracting, and Check-in




**KEEP
CALM
AND
LET'S SET
UP A DATE!**





4-part sweet spot

1. Buy In
2. Focus
3. Practice
4. Count

Re-cap

The Big 5 Skills

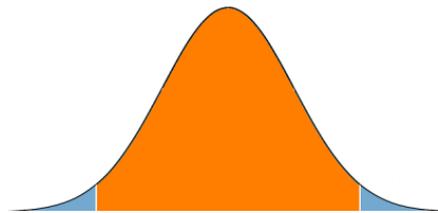
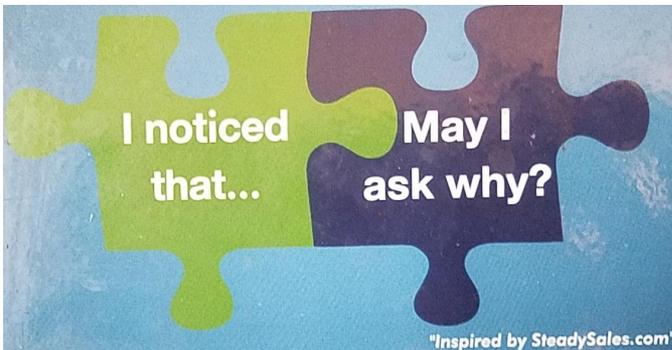
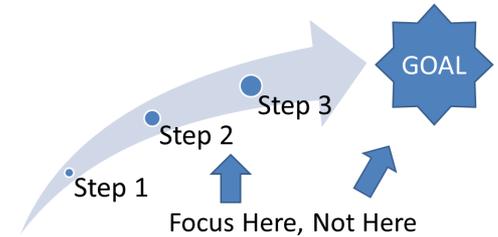
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2. Handle resistance.
3. Trial close.
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And.... Remarketing reduction, self-management, referral requests

B.T.F.A.R.

Count what matters



Most of the time...



The action plan starts now



1. **BTFAR.** Some of the limiting beliefs I have about myself are...
2. **4-part Sweet-Spot.** Which of the 4 elements do I avoid?
3. **The Big-5 skills.** How would I rate my consistency across all five?
4. **1% gain.** What will I try my first day back at the office?

...and your action plan continues with
Free, 1/2hr agency accelerator coaching.

<https://www.steadysales.com/freecoaching/>



Free download of:

CSR Handbook of Essential Sales Wisdom

<http://www.steadysales.com/csr-handbook-download-request/>

GRACIAS
ARIGATO
SHUKURIA
JUSPAXAR
DANKSCHEEN
TASHAKKUR ATU
YAQHANYELAY
CHALTU
SPASSIBO
SHACHALHUYA
NUHUN
WABEEJA
MAITEKA
YUSPAGARATAM
SUKSAMA
EKHMET
HUI
ATTO
ANHA
MERSI
SPASIBO
DENKAUJA
NEHACHALHYA
UNALCHEESH
HATUR GUI
TINGKI
BIYAN
SHUKRIA
GRAZIE
MEHRBANI
PALDIES
YOU
BOLZIN
MERCI
MAAKE
KOMAPSUMNIDA
LAH
SAINCO
MERASTAWHY
GAEJTHO
GOZAIMASHITA
AGUYJE
FAKAAUE
MINMONCHAR
MAKETAI
ENKUBU
SIKOMO

End

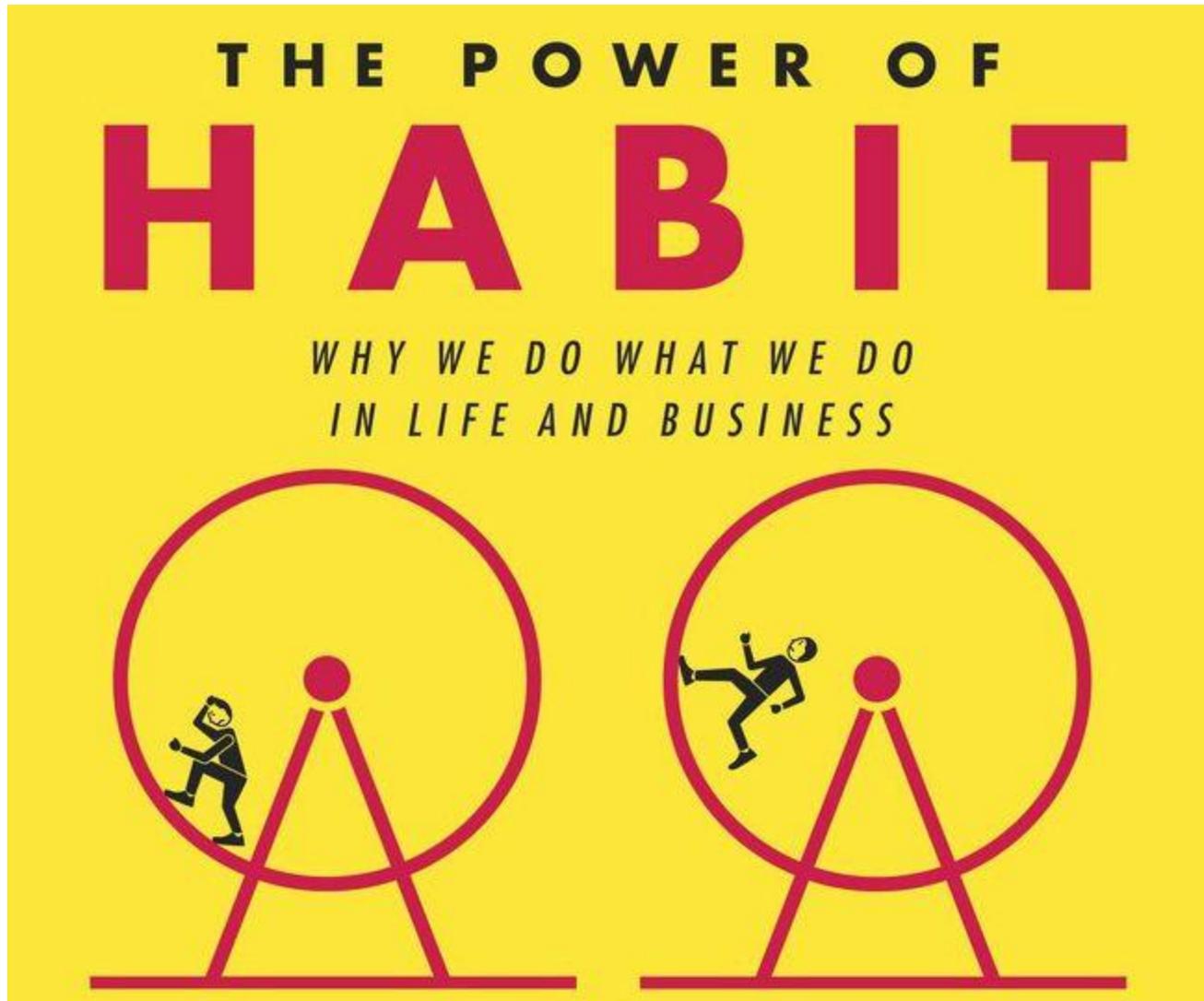
Extras

Let's listen in Loss to price

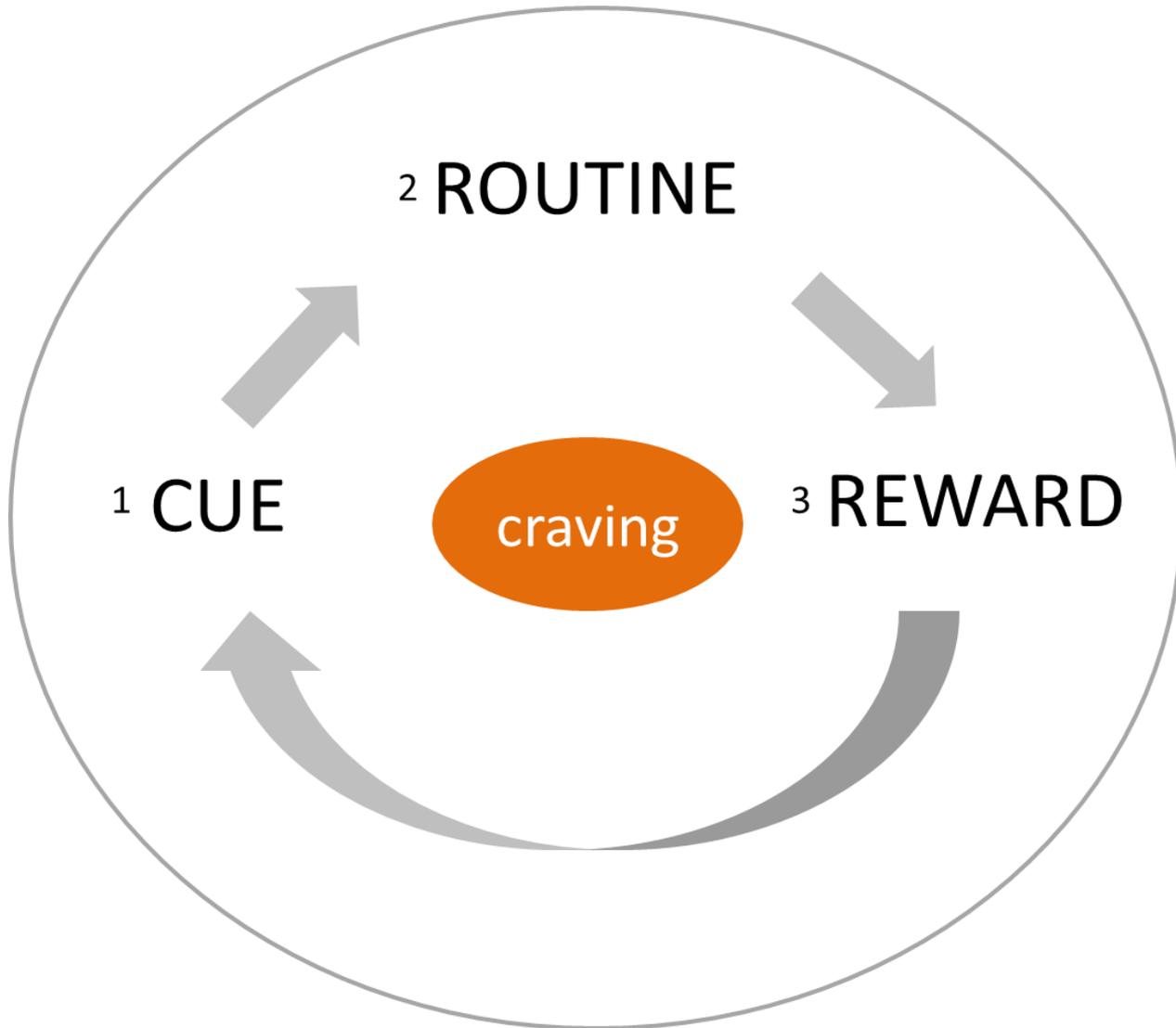


ROLEPLAY

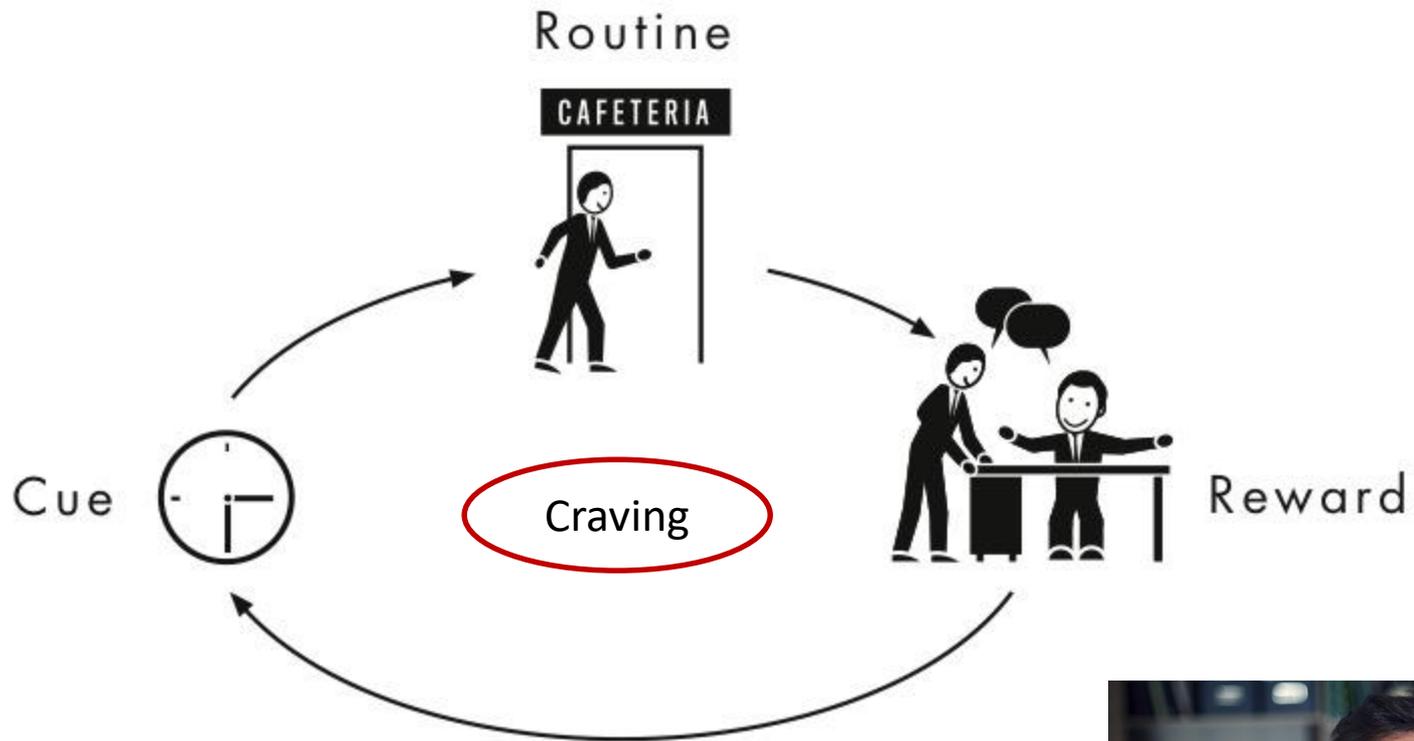
Where can we start?



Habit Loop



Habit Loop

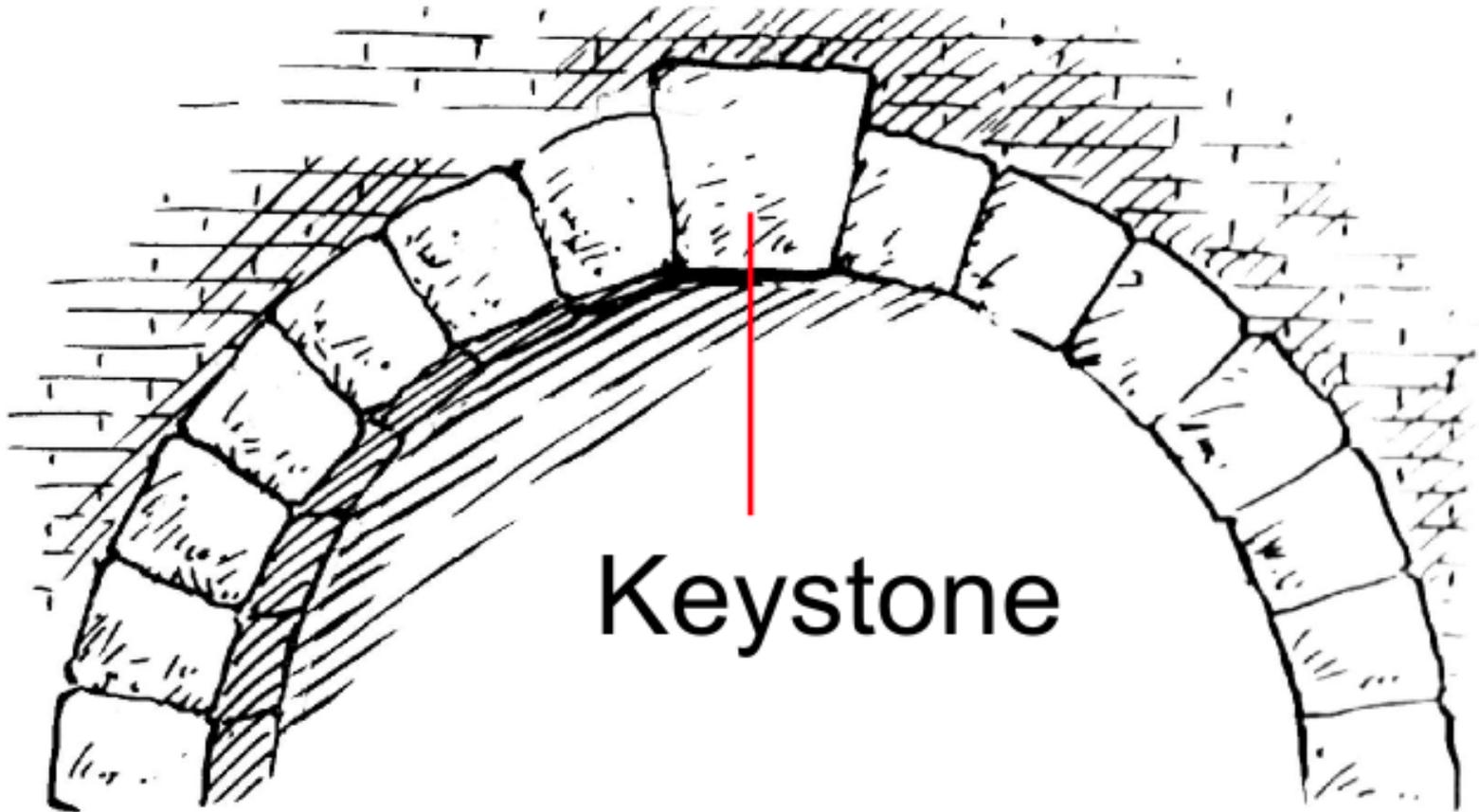


Think of Habit Loops in your struggle



“Dad, I have commissioned my buddy to study your behaviour patterns.”

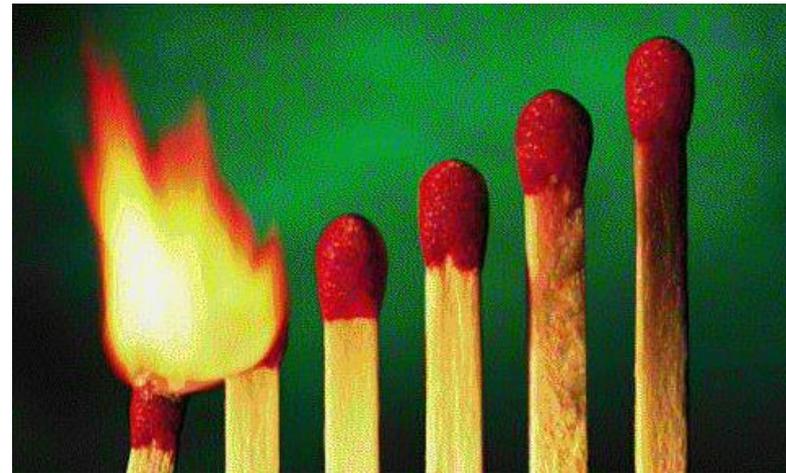
Keystone Habits



Keystone

Keystone Habits

Small. Platform. Contagious.





JUST LIKE ME

Chew slowly



Glass of Water vs. Snooze Button



Is your Huddle a Keystone Habit?

This

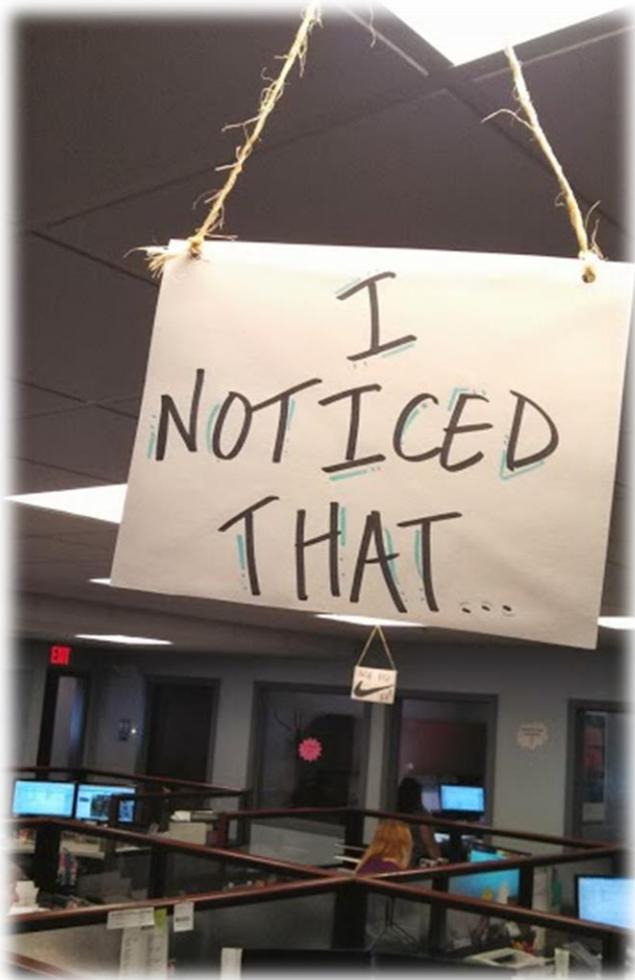


Vs.

This



Ready reminders can be a keystone



Ready reminders can be a keystones



JUNE → INCENTIVE

DB Commission

GOALS	Achieved	Exceeded	
Revenue		✓ MUST BE ≥ MTD 2011	25%
New Business Quotes	110	120	15%
Sheldon Condo Unit Call campaign	✓ Develop workflow by 6/15	50 calls	15%
Retention surveys	15	18	15%
M&J Charity Blog		✓ Done by 6/29	15%

100 - work of Boston?
2-10 unit - direct - on-site
1 call → Email
max (either 2 or 3) CALL

1. get list
2. develop workflow
3. code workflow
4. draft 2 email templates
5. ✓ write templates
6. ✓ decide on Day to call
7. record calls
8. Embed email PIC
- 9.

Other Office's Keystone experiments



“I’m getting in the habit of doing the hardest stuff first thing in the day.”

“I’m focused on clearing all my open suspenses before I start new stuff”

“I make my out-bound calls during the first part of my day.”

“I’m now taking quiet time, first thing in the morning, before anything else to plan my day.”

“I’m creating and using letter templates instead of always re-typing the same stuff.”.

“Before I leave the office, I plan the next day.”

Flow matters

The action items, the technical matters, the sales activities

