The Top Foundational Lessons from 30+ Years of Consulting with Independent Insurance Agencies

Top 20 Lessons of a Lifetime

Roger H. Sitkins
This first eBook is dedicated to my parents, Zike and Olga Sitkins. Two of the best insurance professionals I ever met. They were great parents and role models for me.

To my wife of 35 years, Stephanie Sitkins. She has always supported me and understood all those years of travel.

To my brother Fred, a constant role model of a committed family man and professional. So much of what I have become is because of you!
Acknowledgments

I’d like to acknowledge and thank the following people:

My Strategic Assistant for over 25 years, Janey Cahill. I couldn’t have done it without her!

Chrissy Burson deserves a ton of acknowledgement also. She’s the best "get it done" person I know. Exceedingly bright and creative, what a great team member!!

George Nordhaus for writing the original book that opened my eyes, *Marketing Property and Casualty Insurance*.

Don Eve for allowing me to visit his agency to see how things could be.

Gary Holgate, the nation’s first consultant to Independent Insurance Agencies. I hired him to consult with me and we eventually formed Holgate, Sitkins & Associates.

To Walt Gdowski, a true innovator at Rough Notes and a great personal friend!

Roger Looyenga, former CEO of Auto-Owners, became an advocate and supporter of my strategies and a great personal friend, even on the golf course!

Finally, to all of my many clients. As I’ve taught you, I learned from you!
<table>
<thead>
<tr>
<th>Contents</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>ix</td>
</tr>
<tr>
<td>1. Sales vs. Service</td>
<td>1</td>
</tr>
<tr>
<td>2. The 80/20 Rule</td>
<td>3</td>
</tr>
<tr>
<td>3. The Four R's Focus</td>
<td>5</td>
</tr>
<tr>
<td>4. The Ultimate Marketing Strategy</td>
<td>6</td>
</tr>
<tr>
<td>5. The Producer’s Improvement Cycle</td>
<td>7</td>
</tr>
<tr>
<td>6. The ROI Focus</td>
<td>8</td>
</tr>
<tr>
<td>7. Exit Barriers Strategies</td>
<td>9</td>
</tr>
<tr>
<td>8. No Practice Quoting</td>
<td>12</td>
</tr>
<tr>
<td>9. No Unpaid Consulting</td>
<td>13</td>
</tr>
<tr>
<td>10. The Best Day to Lose the Sale</td>
<td>14</td>
</tr>
<tr>
<td>11. WIN: What is Normal</td>
<td>15</td>
</tr>
<tr>
<td>12. Your Best Accounts are Your Top Competitors’ Best Prospects</td>
<td>17</td>
</tr>
<tr>
<td>13. The 12% Factor</td>
<td>18</td>
</tr>
<tr>
<td>14. The 2-2 Syndrome</td>
<td>19</td>
</tr>
<tr>
<td>15. Full-Time Clients Only</td>
<td>20</td>
</tr>
<tr>
<td>16. TOSS: Top of Stack Submission</td>
<td>21</td>
</tr>
<tr>
<td>17. Words to Live By</td>
<td>23</td>
</tr>
<tr>
<td>18. The Semi-Successful Trap</td>
<td>24</td>
</tr>
<tr>
<td>19. Another Question, Another Level</td>
<td>25</td>
</tr>
<tr>
<td>20. Low Risk and High Risk Practice</td>
<td>26</td>
</tr>
</tbody>
</table>
Introduction

For more than 35 years now, I’ve been consulting with independent insurance agencies. During this time, I have developed and accumulated thousands of ideas, strategies and tools that help agencies and Producers grow their top and bottom lines.

This first version of Lessons of a Lifetime shares my Top 20 Foundational Lessons. You will find them practical and applicable.

Don’t worry, there are more to come!
Sales vs. Service

Maintaining a strong division between Sales and Service is one of the most important and foundational lessons an agency can learn. Sales people should sell and service people should service!

It’s easy for Producers to get drawn into the Service Trap. They go to work with the best of intentions but once in the office, they get caught up — and bogged down — in their day-to-day routine. They’re really just hiding behind activities. They have nothing better to do, no pipelines and no relationships, which makes it easy for them to say, “I’m too busy to go out and sell.”

The reality is they’re caught in that Service Trap because they’re unable to distinguish the roles and duties of the service team vs. those of the sales team. Without that distinction, once their book of business plateaus and they reach an acceptable income level, they begin to hide behind activities. They’ve basically become a highly-paid customer service rep. rather than continuing to be a very aggressive sales-person.

My experience says that when sales people get involved in service they make errors about 80% of the time, typically because of incomplete information gathering. An 80% error rate tells me they need to be fired from service — they simply are not good at it.

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The goal is to free up the Producers from service so that they can focus 80% of their time and energy on
The Four Key Money-Making Activities:

1. Sales
2. Proactive Portion of the Renewal Process (a.k.a. the Continuation Process)
3. Relationship Management
4. Pipeline Building

It’s probably a good idea to define what constitutes service. So to clarify, our definition of service is, “everything that happens between renewal dates, other than an Emergency In Flight.”

We liken a Producer’s job to that of an airline pilot who gets paid for take-offs, landings and emergencies in flight. Similar to pilots, Producers get paid for take-offs (sales) and landings (renewals). If there is an Emergency In Flight (a big problem) the Producer may have to jump in to help solve it.

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The 80/20 Rule

Within most independent insurance agencies, the 80/20 Rule appears to be alive and well. The top 20% of clients generate 80% of gross commission income and the bottom 80% of clients generate 20% of gross commission income.

Also known as Pareto’s Principle, the 80/20 Rule evolved from a study of land ownership. Vilfredo Pareto was an Italian economist and sociologist in the late 1800s who discovered that 20% of the people owned 80% of the land and vice versa.

Upon ongoing examination, Pareto determined that there was a predictable imbalance in the universe that stemmed from the 80/20 Rule. Since then, this principle has been applied to almost every aspect of life, including personal happiness (20% of what you do gives you 80% of your joy in life). The bottom line is that 80% of consequences/results come from 20% of the causes/activities.

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Over the years we have found some additional predictable imbalances among an agency’s, or a Producer’s book of business. For example:

- The Top 5% of customers = 50% of revenue (Your “A” customers)
- The Middle 15% of customers = 30% of revenue (Your “B” customers)
- The Bottom 80% of customers = 20% of revenue (Your “C” customers)

Upon closer examination, we see that the bottom 50% of customers only generate about 5% of the revenue and that the bottom 25% generate even less — about 2% of the revenue. Conversely, the “Super A” customers (the top 2%) bring in roughly 35% of the revenue.

Don’t believe the above? Run a Book of Business report, listing your accounts from largest to smallest by commission income. My experience tells me you’ll be surprised.

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The Four Rs Focus

Agencies and their Producers should have a vision for achieving success collectively. We have found that one of the best ways is to have a laser focus on The Four Rs: Results, Relationships, Retention and Referrals.

- **Results.** Everything we do must be focused on getting results, not just being busy. Therefore, prior to any work-related activity, we should ask ourselves: What does this have to do with me getting a positive result or am I just being busy and hiding behind activities?

- **Relationships.** We believe there are five types of relationships that must be proactively managed: Clients, Prospects, Insurance Carriers, fellow Team Members and Centers of Influence.

- **Retention.** The goal is 100% effective retention. Of all the clients we wanted to retain that we could retain, how did we do? The key is to install Exit Barriers with your clients (more on that in Chapter 7).

- **Referrals.** The importance of earning and generating referrals and introductions.

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The Ultimate Marketing Strategy

This is a straightforward strategy for long-term success. *Round Out, Retain and Replicate* the top 20% of accounts (your A and B accounts), while systematically trading down the bottom 80% (your C accounts).

- **Round Out** = Creating Full-Time Clients only. Make sure you’re writing all of their insurance.

- **Retain** = The goal is 100% Effective Retention (i.e., you keep all of the clients that you can keep and want to keep).

- **Replicate** = You’re going to replicate something, so why replicate your best accounts? You know the top 20% generate 80% of your income, so be sure they’re the ones you replicate — not the bottom 80%! Provide “WOW-Level Service” that earns, as well as generates, referrals and introductions.
The Producer’s Improvement Cycle

As a result of working with thousands of Producers, I see that the best ones typically experience a four-step Improvement Cycle.

**Step 1:** They improve their Conversion Rate. This is the percent of first appointments that move forward to the second appointment. (In our process, this is the percent of prospects that have an Executive Briefing and move forward to The Risk Reduction Workshop.)

**Step 2:** They dramatically improve their Closing Ratio. This is the percent of prospects that you take through your selling process (you do have one, don’t you?); the ones that you propose to and who become clients.

**Step 3:** Their Revenue Per Sale improves. They constantly raise the revenue bar, realizing that the size of their book of business is directly tied to their average account size.

**Step 4:** Their Quantity and Quality of At-Bats improves. When you think about it, if your conversion rate is high, your closing ratio is high and your average revenue per sale is growing, the only thing you have to worry about is the quantity and quality of at-bats! This means you must constantly be prospecting for future “Ideal Clients.”

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The ROI Focus

With an ROI Focus, everything within your team and overall agency are built around Retaining and Obtaining Ideal clients.

First, what do you have to do to RETAIN your current clients? What strategies have you implemented to keep your customers? What exit barriers have you put in place? How are you managing your relationships in order to achieve 100% effective retention?

Second, what must you do to proactively OBTAIN ideal clients? This is predicated upon knowing what the IDEAL client looks like. With that person or business in mind, how will you meet them (who will refer or introduce you)? What will you do to prepare for your meeting? Finally, how will you differentiate your process from that of other agencies?

In our perfect world, when your High Performance Teams (HPTs) meet every Monday morning, their first order of business should be to discuss how they can Retain and Obtain Ideal clients. It must be a constant team focus.

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Exit Barriers Strategies

One of the beauties of being an independent insurance agent is that if you do a great job, you can have clients for life! After all, insurance is a product people buy every year. Unfortunately, agents often make it easy for clients to leave. To prevent that, agencies and Producers should have the following Exit Barriers in place.

1. **Full-Time Clients.** You should not have any part-time clients. Every one of your clients should be buying all of their insurance from your agency — personal and commercial lines, employee benefits and, if applicable, financial services.

2. **Formal Relationship Management.** Most agents know too little about their clients to formally manage the relationship. Typically, they don’t know their personal or professional history, including educational background or likes and dislikes. Part of managing a relationship involves knowing as much as possible about a person and visiting them on a regular basis. That's why you should put all pertinent client information in a formal profile that includes a calendar of events (i.e., opportunities for you to further cultivate the relationship).

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3. **Continuation Process.** At most agencies, the renewal process is a big event that starts 90 days before expiration. The goal is to make the renewal a non-event. It should start with a stewardship report at the six-month anniversary and an agreement on renewal strategies for the coming year.

4. **Trusted Advisor Team Member.** The difference between a Trusted Advisor and a Vendor is based upon when your clients call you. When clients call you before they do something insurance-related or risk-related, you’re a Trusted Advisor. When they call you after the fact, you’re a Vendor. Do your clients count on you for advice, just as they would their Banker? Accountant? Physician? If so, you’re a Trusted Advisor.

5. **Spear-Proofing.** We used to employ a technique known as “spear questions,” aimed at the incumbent agent. Basically, this was a method of beating up the prospect with “gotcha” questions that were impossible to answer. For example, an agent might ask the prospect: “When your current agent comes in and does the work comp experience mod audit, what usually happens?” “What sort of ongoing educational seminars and materials has your current agent provided?” “What normally happens during your stewardship meeting?”

These days, we avoid that technique. We find that forcing a prospect to admit they made a stupid business decision is unnecessarily aggressive. But we still like the underlying concept, which is why we advise agents to do an internal spear-proofing session as part of the exit barrier process. In that session, you ask yourself, “What are the five questions you’d hate to have someone ask our best clients?”

During a client review, this internal discussion allows agents to (a) consider how their client might react to questions about them and (b) make a plan to deflect any possible spears from the competition.

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No Practice Quoting

Agencies that have a Closing Ratio in the 20-25% range spend as much as 40% of their resources and an inordinate amount of time chasing business they’ll never write. Why they do so remains a mystery to me! One of the foundations of my teachings is that you simply cannot invest the time or agency resources to Practice Quote, which is defined as follows: “Providing a quotation to an unqualified prospect in order to get the incumbent agency to lower its price while retaining the account.”

Whenever I present a seminar or training program, I always get a big laugh when I ask the audience, “How many of you have had enough practice giving quotes?” They really need to spend more time practicing closing sales and establishing new relationships — not practice quoting! It’s a huge waste of their time and their agency’s resources.

The key to eliminating practice quoting lies in super-qualifying prospects up front to find out if they’re really serious about replacing their current agent. Could they see themselves firing their current agent? Or are they using your numbers to get the incumbent agent to lower their price? If they admit they’re only using your quote to keep their current agent honest, they’re wasting your time. Incumbent agents will almost always lower their price to keep an account.

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**No Unpaid Consulting**

As with No Practice Quoting, Unpaid Consulting is something you simply should not do. Unpaid consultants meet with the prospect and work really hard to get the account, only to get a “We really appreciated all of your hard work, but…” from the prospect. Invariably, even though the Producer pointed out a ton of problems on the prospect’s account, the prospect decides to stay with their current agent. Don’t let this happen to you!

Keep in mind that after the prospect thanks you profusely for all the work you did on their behalf and apologizes for not giving you their business, they’re going to use the knowledge you provided to their benefit. All those gaps you pointed out miraculously will get filled. How? As an unpaid consultant, you assessed their risk and presented a “no obligation second opinion,” which the prospect promptly gave to their current agent!! It’s one thing to point out some of the prospect’s issues and problems. It’s another to provide a blueprint for fixing them all unless you are getting paid.

Your expertise is your most valuable asset. That’s why it’s crucial to establish "The Rules of the Game" from the start, prior to offering your knowledge or sharing your intellectual property. If you give it away like it’s no big deal, the prospect won’t think it’s a big deal, either.

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The Best Day to Lose the Sale

Time is your only diminishing asset as a Producer. So why do so many Producers waste time on accounts that have no intention of changing agents? It happens far too frequently.

Due to empty pipelines (also known as a lack of walk-away power) the Producer works on the account, hoping to get lucky. Their gut may be screaming, “Get out! Get out now!” but they keep going. Ultimately, the only thing they get is used!

You’ve got to realize that the best day to lose the sale is the first day (or the first day your gut tells you to get out). For instance, if a prospect admits he’s only trying to keep his current agent honest, that’s a tip-off that you’re about to be used! Get out immediately and cut your losses. Don’t waste another minute of your time.

To summarize: You don’t want to dance for six weeks and not get kissed!

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WIN: What Is Normal

Wherever you are in life, whatever your income or level of happiness, that is your current “normal.” Although normal is relative and subject to change over time, you should be vigilant about what you allow to become normal.

For example, let’s examine the conversation of two Producers who meet at a convention.

Producer A: “How ya doing?”

Producer B: “Everything is phenomenal! It’s the best new-business year I’ve ever had. My closing ratio is 82%, I’ve done $124,000 in new revenue so far and I have 17 key prospects in my pipeline ready to go. I can’t complain. How are you doing?”

Producer A: “I guess I’m doing okay.”

Producer B: “What’s your closing ratio and how much have you done in new business?”

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Producer A: “I really don’t know. I guess my closing ratio’s around 25-30% and I’ve probably done maybe $20,000 in new business. My pipeline? I’m not really sure, but we’re working on it.”

Talk about a study in contrasts! The Producer who is upbeat and excited about his business knows his numbers, closing ratio and what’s in his pipeline. That’s his normal. The other Producer knows none of that — that’s his normal.

Take a close look at what’s normal for you. Is that how you want to live the rest of your life?

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Your Best Accounts are Your Top Competitors’ Best Prospects

It’s common for people to take their best accounts for granted. They think that because they’ve had them a long time and have such great relationships, they’re probably never going to lose them. But what we often see is that they’re under-servicing their best customers and over-servicing their worst customers. That’s a major mistake.

If I were competing against you, do you think I’d target your worst clients? Of course not! I’d only want the top 20% of your clients — you can keep the rest.

When I’d meet with them, I’d go in with a unique and non-traditional approach to their insurance and risk management needs. I’d discuss our Risk Reduction Approach and you know what? There’s a real good chance I’d win that account.

The bottom line is to take nothing for granted. Know who your best customers are — the Vital Few vs. the Trivial Many — and make sure you do a great job. Also, have your Exit Barriers in place so that no one else can get in the door.

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The 12% Factor

One of the keys to success for Producers is to spend as much time as possible face to face with clients, prospects and centers of influence. Since you can only score points as an active participant, what percent of the time are you really “in the game?” To find out, let’s do the math.

**One Week**  
7 Days x 24 Hours = 168 Hours  
100% of the week

**Average Work Week**  
5 Days x 8 Hours = 40 Hours  
24% of your week

**Non-Working Time**  
168 Hours - 40 Hours = 128 Hours  
76% of your week

Assuming you work a typical 40-hour week, you’re spending less than one-quarter of your time at work. Therefore, what you do during that time is critical.

The goal of *The 12% Factor* is for Producers to spend 20 hours per week face to face with clients, prospects and centers of influence. That may sound like a lot, but it’s actually just 12% of the 168 total hours in a week. The reality is that most Producers spend even less time than that in front of clients, prospects and centers of influence — approximately 10 hours per week, or just 6%.

How many points do you expect to score if you’re only in the game 6% of the time?

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The 2-2 Syndrome

At one time or another, most sales people encounter the problem of having too many accounts paying too little each.

They have a lot of clients to take care of and so they’re real busy, but they run out of time to pursue bigger and better clients. What’s worse, they never achieve financial freedom. How could they? If you multiply the number of their accounts by the average revenue per account, that’s the size of their book of business. Typically, there are too many accounts generating too few dollars.

You can’t be a Million-Dollar Producer by writing $1,000 revenue accounts. Why? Because you’d have to write 1,000 accounts at $1,000 each to reach $1 Million!

In The Vertical Growth Experience™, it’s just the opposite. The concept is that less equals more. Therefore, the key is to have fewer customers, each of whom pays you more money.

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Full-Time Clients Only

A full-time client is someone who buys all of their insurance from you. A part-time client has some coverage with you and some with other agencies. Obviously, if they’re part-time, you won’t make as much money on them as if they were full-time. That should be motivation enough to convince them they should be buying all of their insurance from one agency — yours.

I used to do a lot of market research in flight, while I was traveling. One question I used to ask my seatmates: How many insurance agents do you have? If the person didn’t own a business, they’d usually say they had one or two. But if I was talking to a business owner about the total number between their commercial and personal accounts, it would take them a minute to count them up. Usually, they had three to five different agents. When I’d ask them why so many and not just one, about 95% of the time they’d tell me it was because no one had ever asked them to write all of their coverages!

This kind of makes the average agent sound like nothing more than an order taker and is not working to obtain full-time clients. Besides being more lucrative, having full-time clients is an excellent Exit Barrier. If no one else is in, not one else can get in!

As the good book says, “Ask and you shall receive.” Well, the opposite is also true!

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TOSS: Top of Stack Submission

Few agents and Producers realize that the quality of their submissions to insurance carriers has a huge impact on the quality of the quotation the underwriters will do for them.

When I’ve asked, insurance company underwriters have always confirmed that they DO make their decisions based on the agency name, the Producer’s name and the quality of their submissions. Typically when they look through a stack (whether paper or electronic) of submissions, the underwriters will look for the names of agents and agencies that consistently provide the most pertinent and complete information.

The goal is to become that Top-of-the-Stack Submission, or TOSS.

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The easiest way to do that is to create an agency task force to ask the carriers’ underwriters to describe a perfect submission. What exactly are they looking for? Based on their feedback, you can then establish an internal process for creating superior submissions. You want to give underwriters an excuse to work on your submissions first, and then to give you the very best product and pricing.

Once the task force members have determined what a TOSS will look like, they should go back and thank each underwriter they interviewed. Further, they should provide a sample that illustrates what the underwriter can expect from that agency’s future submissions.

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Words to Live By

“Yesterday becomes tomorrow unless you do something different today,” is a quote from the famous Polish philosopher: Me!

It’s similar to the adage, “If you always do what you always did, you’ll always get what you’ve always got.”

That would be true in today’s economy, except for one unfortunate twist: You’ll actually get LESS than you used to because someone else will be more aggressive or do a better job than you if you always do what you’ve always done.

The key is to stay in a mode of constant improvement. Otherwise, what happened yesterday is the same thing that will happen tomorrow because you haven’t done anything different today. And yes, you can quote me on that!

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The Semi-Successful Trap

Insurance is a great industry! You can quickly build a book of business that pays you $100,000 to $200,000 a year. The problem is that all too often, Producers get complacent. They stop striving for more, so they plateau and fall into the Semi-Successful Trap.

Typically, this happens when they are outdoing their peers and enjoying the fruits of their labor. They drive a really nice car; belong to the best country club, have a fabulous house and a beautiful family, and their kids go to the best schools. By all outward appearances, they are extremely successful.

However, along the way they develop some bad habits that prevent them from progressing to the next level. They start to hide behind activities and gradually get caught in the service trap. Although they’re semi-successful, they could be MORE successful. They could achieve financial freedom! Instead, they’re trapped a rung or two below where they want to be on the financial ladder and don’t know how to climb any higher.

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Another Question, Another Level

I wish I could remember and thank the person who told me early in my career, “There’s always one more question and there’s always one more level.” That’s been a guiding light for me in all that I do.

How many times have you thought, “This is as good as it gets! Things can’t get any better!” only to be surprised when something better comes along? The point is, no matter your situation or accomplishments in business, you should never stop asking questions or stop growing. There’s always something better around the corner if you’ll make the effort to look. And, oh yes, you better discover it before your competition does.

In searching for ways to improve, you must always ask, “How do we make this even better than it is?” Over the years, that’s become part of my factory-installed equipment. I’m always saying, “That’s great! Now what’s next? What questions haven’t we asked?”

Keep reaching higher and keep asking questions and you’ll continue to grow and improve.

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Low Risk and High Risk Practice

In his book *The Exceptional Presenter*, Timothy Koegel writes: “People who practice get better; people who don’t, don’t.” I love that quote because it eloquently expresses the idea that practice makes perfect. Conversely, if you don’t practice, you won’t improve.

Within an agency, there are two types of practice: Low Risk and High Risk. Low Risk practice is done in the office in front of your peers. High Risk practice is done out of the office in front of clients, prospects and centers of influence.

So why is it that most people won’t engage in low risk practice? They don’t want to “look stupid” in front of their co-workers! All I can say to that is, you’re going to look stupid somewhere, so why not look stupid in your office? Since you only get one chance to make a dazzling first impression, isn’t it better to look stupid in the office than to look stupid in public AND squander an opportunity? I promise you that’s what will happen if you are not relentlessly prepared.
Periodically, clients will send us video clips of Producer presentations to critique, some more memorable than others. I’ll never forget one we received years ago that showed an agency’s top Producers during a practice session. Shortly after starting to view the clip, I began to laugh hysterically. What I saw was so unbelievably bad I was sure it was a joke!

Fortunately, when I called the next day to say how much I appreciated the hilarious tape, something stopped me. It suddenly occurred to me that maybe they were serious; that this was the best the agency had. So instead, I thanked the sales manager for sending me the clip and cautiously asked him how he chose his video “stars.” It’s a good thing I used that approach because it wasn’t a joke! At least not to him. The Producers featured on the tape actually WERE the best they had! At that point, I gently suggested that they keep practicing.

*The bottom line: Professionals always practice more than amateurs.*

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About Roger H. Sitkins

In 1980, Roger began his consulting/advising career. As a gifted communicator and an expert in the strategies of performance improvement, he traveled the country showing agencies/brokerages exactly how focusing on the basics would bring them greater success and a better life. The power of that knowledge was quickly recognized and Roger became a frequent speaker at conventions around the country.

Roger and his firm have helped more than 2,000 independent insurance agencies/brokerages build their dream businesses while reducing workload. As a result of all these experiences and his voracious appetite for increased knowledge, Roger invented The Vertical Growth Experience™. This is a series of strategies in the areas of sales, sales management, senior management, account management and business development.

Roger’s conviction to long-term relationships with his best clients prompted him to establish The Sitkins 100™, and eventually Sitkins International.

The newest concept in agency results, is The Agency Results Game Plan. Offered completely online, you can start designing your future great agency in

Testimonials

“We’ve transitioned to a Sales Culture that actively practices Relationship Management with our clients.”
-Hawk Agency, Inc.

“Roger and his team have been an integral part of helping us develop this unfair advantage.”
-Brady, Chapman, Holland & Associates

“Our relationship with Roger has taken us to over $250,000 of revenue per employee, placing us in the top 1% nationally.”
-The Flanders Group

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<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Meaning</th>
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<tbody>
<tr>
<td>ASK</td>
<td>Amazing Stuff Kid</td>
</tr>
<tr>
<td>BFO</td>
<td>Blinding Flash of the Obvious</td>
</tr>
<tr>
<td>COIN</td>
<td>Center of Influence Network</td>
</tr>
<tr>
<td>CPA</td>
<td>Constant Prospecting Activity</td>
</tr>
<tr>
<td>EIF</td>
<td>Emergencies in Flight</td>
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<tr>
<td>GUT</td>
<td>Got You Thinking</td>
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<tr>
<td>HAWG</td>
<td>Hysterical Activity on the Way to the Grave</td>
</tr>
<tr>
<td>HPT</td>
<td>High Performance Team</td>
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<tr>
<td>ITB</td>
<td>I’m Too Busy</td>
</tr>
<tr>
<td>KISS’M</td>
<td>Keep it Simple Sales Manager</td>
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<tr>
<td>MAS</td>
<td>Minimum Account Size</td>
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<tr>
<td>MUD</td>
<td>Monkey Up Delegation</td>
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<tr>
<td>NBA</td>
<td>Nothing But Advocates</td>
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<tr>
<td>NCR</td>
<td>No Caustic Relationships</td>
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<tr>
<td>NOB</td>
<td>Non-Optional Behaviors</td>
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<tr>
<td>NPQ</td>
<td>No Practice Quoting</td>
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<tr>
<td>PIG</td>
<td>Phenomenal Income Growth</td>
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<td>POP</td>
<td>Power of Practice</td>
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<tr>
<td>ROG</td>
<td>Rules of the Game</td>
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<td>ROPE</td>
<td>Referral Only Production Explosion</td>
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<tr>
<td>ROT</td>
<td>Return on Time</td>
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<tr>
<td>SAD</td>
<td>Smiling &amp; Dialing</td>
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<tr>
<td>SAKU</td>
<td>Source of All Knowledge in the Universe</td>
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<tr>
<td>SHO</td>
<td>Service Hand Off</td>
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<tr>
<td>SPA</td>
<td>Skills, Processes and Attitudes</td>
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<tr>
<td>TAN</td>
<td>Trusted Advisor Network</td>
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<td>TAT</td>
<td>Trusted Advisor Team</td>
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<tr>
<td>TEPEE</td>
<td>Time, Energy, Problems, Expenses &amp; Employees</td>
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<td>TOSS</td>
<td>Top of Stack Submission</td>
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<td>UCA</td>
<td>Unique Competitive Advantage</td>
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<td>UMS</td>
<td>Ultimate Marketing Strategy</td>
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<td>VAS</td>
<td>Value Added Services</td>
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<td>WAP</td>
<td>Walk Away Power</td>
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<tr>
<td>WIN</td>
<td>What is Normal</td>
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