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President's Message

Phil Lyons, CIC, AAI

One topic that comes up more than any other when I discuss our insurance industry with another Principal is, "Where are you finding new producers?" This is an age-old lament that I don't know has an easy answer. The typical agency that the IIASF serves does not have the resources or the capability to do all of the necessary recruiting and training. Whereas national groups have the sales managers who go to the Universities and participate in the job fairs, recruit and then train the talent they can bring in. It is a very large investment that many of us undertake, and after running a few people through all of the training, we may get lucky and keep one, yet we've invested thousands of dollars into people that ultimately fail.

Our industry has Project Invest and that brings awareness to high school students. Each year these students are available to work as assistants, clerks, etc. and many of us are not taking advantage of this opportunity to get them fully engaged in our industry. There may lie some talent in Invest that we shouldn't overlook.

The Invest students learn basic insurance knowledge, but that does not get them ready to be on the streets selling insurance. So I'm thinking out loud here, is there any way for us to start a producer school on a local level, where we could get someone who is green up and running and producing? How do we get to that environment where we'd feel comfortable in sending a new employee with our "competitors" at the same table? If you've got any ideas where we might be able to collaborate and figure a way to start a sales training program locally, it would be a win, win situation for agencies. Shoot me an email with your idea to plyons@insource-inc.com.

It's time to "Wine," not whine! We are having a wine tasting on November 10th. It should be fun and also educational as the wines will be paired with some delicious food. This is something new we are trying this year in lieu of another golf outing. You won't have to be out of the office the whole day, and this will give you a chance to unwind and catch up with friends. I look forward to seeing you there.

Calling all Canes fans, or Boston College fans if we have any. On November 25th, your local association will be tailgating at the game as part of the Trusted Choice awareness. If you are not aware, FAIA is spending some considerable money with the Big 3 of Florida football – Miami, Florida, and FSU – and advertising in the stadium for each game. We will be giving out Koozies with Trusted Choice and IIASF logos as part of the advertising effort. So if you are going to the game, plan to come out and tailgate a bit with your board.

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What Makes Marketing So Hard?

By C.J. Hayden, MCC



"Marketing is hard." That's what we independent professionals tell each other, anyway. At meetings, workshops, and online, wherever entrepreneurs gather, the difficulty of getting clients is a frequent topic.

There's certainly some truth to this statement. Marketing your services can be one of the most challenging elements of being in business for yourself. But does marketing have to be as hard as we seem to think it is? Maybe not.

In fact, I've noticed that professionals often make marketing much harder than it needs to be. Here are six ways that entrepreneurs frequently turn marketing into much more of a struggle than necessary.

1. Refuse to choose a target market.

If you don't limit your marketing to a specific category of likely clients, the alternative is marketing to anyone and everyone. That makes everything about marketing harder. You have to network more often, in more places, with more people, to run across enough prospects who might hire you. Building referral relationships is rarely possible, as you can neither identify who might be most likely to refer you a client, nor describe to them who they should refer.

Without a defined target market, you can't even talk about your business effectively, because there's no way to get specific about the benefits and results you produce. Whether you market yourself online, in person, by mail, or on the phone, trying to reach an undefined audience with a generic marketing message will wear you out before it produces results.

2. Spend time on your approach without tailoring your message.

I'm often asked to supply a universally effective cold calling script or sales letter, as if it were possible to craft such an item without explicit details about what is being sold, to whom, and for what purpose. No matter what marketing approach you choose, it's not going to work without a message that's tailored to your business and your audience.

But I see countless professionals fall into the trap of thinking marketing success is all about the technique -- social media, let's say, or public speaking, or pay-per-click ads, or a leads group -- while giving little thought

to what they wish to communicate with these approaches.


3. Do what's easiest instead of what works best.

Most professionals already know what works best to market their services. When I ask them, they answer with "networking," "word of mouth," "referrals," and other strategies involving direct contact or personal connections. But when I ask those same professionals where they are spending the majority of their networking time, many of them sheepishly admit they are avoiding these strategies and instead sending out email, running ads, or trying to attract web traffic.

It may seem easier and less confronting to sit at the keyboard, buy an ad, or hire website help than to spend time connecting with people personally. But is it really "easy" to put money and effort into the least effective ways to market yourself, instead of doing what you already know works better?

(CONTINUED...)



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(CONTINUED...)

4. Change marketing approaches every week.

Successful marketing is an ongoing process, not a collection of unrelated events. Whether you are blogging, networking in your community, writing a newsletter, or building referral relationships, persistence and consistency pay off while one-time or occasional attempts fall flat. Letting go of a marketing tactic after a handful of tries, only to pursue a different approach, is a guaranteed recipe for struggle and failure.

5. Avoid follow-up.

Similarly, any marketing strategy requires follow-up to produce results. Exhibiting at a trade show will do nothing for you unless you follow up with the people who stopped by. Public speaking won't produce results until you follow up with those who attended. Attending networking events won't bring you clients unless you follow up with the people you meet.

Yes, follow-up can seem difficult or confronting, but consider the alternative. Expending all that effort on exhibiting or speaking or networking without landing any business because you neglected to follow up -- now that's hard.

6. Continue to search for hidden marketing secrets instead of doing what's in front of you.

One of the hardest ways to go about marketing is spinning your wheels in analysis paralysis, second-guessing, or perfectionism.

"Should I do this? Maybe I should do that. Perhaps something else might work better. I wonder what else I

could do? Maybe I need more information. I'm not sure I'm ready." You can wear yourself out this way just thinking about marketing, without taking a single step.

Make it easy on yourself instead. Choose a few simple, effective things to do about marketing, using the suggestions above as a guide. Then get going. And keep going. You'll find that marketing won't seem so hard once it really starts to work.



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what we can do for you.

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IIASF Director Profile:

Frank Kowalski

Birthplace:

Ashtabula, Ohio

Family:

Wife Norma, 5 children, 8 grandchildren (oldest first year FSU, youngest first year at Sunset Park Elementary).

Where do you work and what is your role there?

Koski & Co. Insurance Agents. Founder, CCBW (Chief Cook and Bottle Washer).

What is your most important achievement to date (personal or professional)?

Personally: I presume this is a loaded question, meeting my wife, sharing our 5 children and the grandchildren.

Professionally: 1990 Chairman of the Florida Real Estate Commission, and 2005 President of The Florida Association of REALTORS.

Favorite activity with your family?

Snow skiing.

What do you do to unwind?

Enjoy a glass of red wine.

Marlins, Dolphins, Panthers, Hurricanes, Heat?

Hope springs eternal.

Slow dance, salsa, meringue, disco, hustle or whatever it is they dance today?

Slow dance, with lots of body contact.

Most admired person in history?

Ronald Reagan



What the world needs most today?

Peace

Best advice you could give your child?

Know that all things are possible and believe in yourself.

Name the one thing you cannot do without.

Family

Name the one thing you would do differently if you had to do it all over again.

Laugh more, worry less and enjoy life's bounty.

If you could spend one afternoon with someone, who would that be and what would you do, talk about?

Warren Buffet discussing his life's strategies.



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In Memoriam:

Malcolm Gilmore MacNeill



Malcolm MacNeill, 83, of Webster, NC died Monday, October 31st, 2011.

He was born in Sanford, Florida, and was a fifth generation Floridian. He attended Stetson University and, in 1952, moved to Miami to join his father in the partnership of Frank R. MacNeill & Son. He was the President and CEO of The MacNeill Group, an insurance related Service Company, for twenty nine years. He served on numerous boards including: The American Bankers Insurance Group and Zickgraf Enterprises, Inc.

Mr. MacNeill founded the Great Smoky Mountains Railway, Dillsboro, North Carolina in 1988. He served as President, and then, Chairman until the company was sold in 1999.

Mr. MacNeill's civic activities include: service as a Director and President of the Greater Miami Crime Commission, an Orange Bowl Committee Member, and he was a former member of the Stetson University School of Business Board. He was a former member of the Board of Endowments, Y.M.C.A., Young Presidents Association, the University Of Miami Society Of University Founders, a member of the World Presidents Association, and served on the Board of Directors for Junior Achievement.

Mr. MacNeill was an avid sailor, both racing and cruising. He captained his own sail boat on two trans-Atlantic crossings. He was a private pilot, rafted numerous rivers, and participated in long distance bicycling, loved to hunt and camp and maintained close relationships with lifelong friends. Surviving are his beloved wife of thirty nine years, Joan Gilmour MacNeill; five children, Nancy Hunt MacNeill, Malcolm G MacNeill, Jr., Robert

MacNeill, Noel MacNeill Keough, and Jennifer MacNeill Van Zandt; five grandchildren and two great grandchildren.

Memorials may be made to Western Carolina University Foundation directed to the MacNeill Scholarship Fund. WCU Foundation, 201 HF Robinson Building, Cullowhee, NC 28723.

A Funeral Service in Sylva, North Carolina at The First United Methodist Church of Sylva was held on Saturday, November 5th. The grave side Service will be held in Sanford, Florida at the Sanford Municipal Evergreen Cemetery on Saturday, November 12th, 2011 at 2:00 pm with a Reception to follow.



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Success Doesn't Come Alone From Knowing Insurance!

Leigh B. Needelman, IASF Director

How to connect to the “buy-button” in the human brain is a major key step in the success of an insurance agent and/or agency. You cannot be successful without being able to obtain accounts. Socrates, one of the greatest Greek Rhetoricians once said that he was more important as a rhetorician in saving lives than as a surgeon. The surgeon begged his patient to have the surgery and live. Unfortunately, the patient being afraid decided not to have the surgery. Yet, when Socrates spoke to the patient, he persuaded the patient with no medical knowledge to have the surgery.

As the story goes, the patient did follow Socrates advice and lived for many more years. Why is it that a medical doctor and surgeon with many years of education and inherently very bright would be unable to connect to the patient’s “buy-button” and have a life-saving surgery. Yet, a mere philosopher-king, a rhetorician could connect to the “buy-button” saving the patient’s life.

In the world of “neuromarketing” or connecting to the ‘Buy-Button’ in the brain; we need to know that there are several stimuli that directly affects the “buy-button” in the human brain. Because of the size of this topic and various several stimuli, this writer will only discuss each stimuli per article and how it affects the “Buy-Button” in the human brain that directly affects your sales success rate.

To begin with, you need to know that the human brain is **self-centered**. The brain is only interested in its survival and safety. If right now, you heard an explosion in your office parking lot; would you sense danger? Do you think that you would want to check out the explosion? What might you think? Would your staff hearing the explosion tend to come to the window to see what was happening? Do you instantly go to check it out? What does the explosion signify? DANGER? Did you actually think about it or just have that instantaneous impulse to check it out? Your brain had just reacted because of being self-centered and concerned about its own safety.

If a snake popped up while you were walking in the street; do you instantly jump away from the snake or do you think about it first? Again, the brain is self-centered and only worried about its safety and its own well being. Hence, you would typically jump away from the snake. This instantaneous reaction comes from the brain being interested in your sole safety and survival. It's your brain that's worried about your safety.

In an uncertain economy, people tend to look for safety and security in what they do. Hence, they are far more careful of their spending in the stock market, buying of cars, investment of property purchases, and even in their insurance purchases etc. Hence, the reason for the decline in the stock market, the real estate market, car market and to a certain extent even in the insurance market where all of us as agents are feeling the pinch. People want safety and the reason they want safety is because their brain is self-centered and is concerned about its safety and survival in this very difficult economy. When generating safety and security to your prospect's well being; you are triggering the "Buy-button."

How through the purchase of insurance is your client or prospect any safer or more secure? How does your proposal to a prospect or client demonstrate a safer investment over another agent's proposal. What unique claims in your proposal demonstrate a more safe and secure insurance portfolio? Would this not be a major reason to vote for you?

Patrick Renvoisé and Christophe Morin masterminds in the world of neuromarketing have found four strategic steps to reach the "Buy-Button" in the human brain. They state:

- Step 1: **Diagnose the Pain** of the person who you are trying to influence.
- Step 2: **Differentiate your Claims.** What claims can you make to cure those pains?
- Step 3: **Demonstrate the Gain.** What benefit does your client or prospect get by eliminating the pain.
- Step 4: **Deliver to the Buy-Button** in the brain.

Through the use of statements that (1) generate contrast; (2) are tangible to see; and (3) all while showing safety to the brain can only help increase your rate of success in your sales cycles. Ultimately, you want your prospect or client to say: "Where do I sign?" and/or "Who do I make the check out to?"

How you get there is by understanding the various stimulus that play a major role in getting to the "Buy-Button," the decision maker in the human brain that makes the decision to buy from you or not.

Stay tuned for the next IIASF Newsletter for the stimuli #2 that triggers the "Buy-Button" in the human brain.

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IAM SPOTLIGHT

Retailers and Shopping Malls Need Equipment Breakdown Insurance

HSB Offers Broad Coverage, Outstanding Loss Prevention and Claim Services

In retail, when equipment breaks down, it can result in lost income not only for merchants but for the building owners. Without heat, electrical power or other basic services, retailers may lose sales and landlords lose the rent. In today's economy, no store, mall, or shopping center can afford to take that risk.



NOT ALL COVERAGE IS THE SAME

Did you know that not all equipment breakdown policies are the same? Some may exclude key equipment, such as elevators and escalators, or charge extra for services such as legally required jurisdictional boiler inspections.

ASK ABOUT THE HSB DIFFERENCE

HSB covers the equipment your retail customers use. The HSB difference paid off for a sporting goods store when a pulley snapped and a freight elevator loaded with merchandise plunged into the basement. HSB paid \$66,600 to replace the elevator.

WE KEEP UP WITH NEW RISKS

With more than 600,000 retail locations insured, HSB has paid out millions of dollars in claims. HSB's broad coverage is designed to keep pace with evolving exposures, paying the extra cost to install energy-efficient equipment, for instance, up to an additional 25 percent. Some carriers won't pay for equipment upgrades.

QUOTE US, FIND OUT WHY WE'RE BETTER

Get a quote in minutes through our HSB ClientConnection online portal, or contact us toll-free at 1-800-472-1866. We can get you started using HSB InstantQuote, issue a quote for you, or provide more information about our equipment breakdown programs.

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Upcoming Events



November 10, 2011

IIASF Wine Tasting & Networking Event
La Bottega
3540 Main Highway, Coconut Grove, FL

6:30 - 8:30 p.m.
Click [HERE](#) to Register for this event!

The Wine Tasting Event will feature six wines tastings and food pairings — From Vino Verde (appetizer) through Prosecco (dessert). Hosted by Wine Director Henry Barrow, former voice of the Miami Dolphins.

MARK YOUR CALENDARS NOW:

December 14, 2011	IIASF Annual Holiday Cocktail Reception at Grove Isle
December, 2011	IIASF Annual "Toys for Tots" Toy Drive
January 11, 2012	IIASF Monthly Membership Lunch & Professional Development Training
February 7-8, 2012	FAIA's Annual Legislative Fly-in
February 15, 2012	IIASF Monthly Membership Meeting
March 7, 2012	Annual All Industry Day
March, 2012	Annual Bunny Drive for Miami Children's Hospital
April 18, 2012	IIASF Night at the Marlins & CE
May 4, 2012	Annual Big I Day
June 8, 2012	Lunch at Convention

Check our website at www.iasf.com for the latest news and updates!

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Did You Know?



IIASF provides independent insurance agents and industry partners with a comprehensive and valuable array of products, services and resources designed to give their members a competitive edge and help them enhance their profitability.

- Networking Opportunities to meet and share ideas with colleagues
- A Strong Legislative Voice - for the South Florida insurance professional
- Industry Relations – events to help build strong relations with Industry Partners
- Member Discounted Educational Seminars and Professional Development
- InVest – program designed to educate and develop potential employees
- Job Bank — Hiring Tools, from clerical to account executive IIASF is your resource for new staff

- IIASF's Insurance Shield – Monthly news, marketing and management articles to help keep members on the cutting edge of the Insurance Industry
- IIASF's website – listing in Membership Directory for easy access by consumers – useful resources and information for members regarding upcoming events
- Member Discount Programs – Car Rental, Promotional items, etc.

We invite you to join our chapter and unlock the benefits of membership! As a member of IIASF, you support the independent insurance industry, which faces daily challenges from government and anti-business groups.



We look forward to having you as a member of IIASF!

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For the latest news and updates, please visit www.iasf.com



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