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Mike Stromsoe

The Unstoppable Profit Producer™

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Published By Mike Stromsoe

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2) Executive Development
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For more information contact:

Silver and Black Marketing, LLC
3225 McLeod Drive, #100
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“The Unstoppable Profit Producer”

Mike Stromsoe

Is the Ideal Professional Speaker for Any Group That Wants to Be Inspired to Learn How to Grow Their Business, Create Financial Wealth and Security and Have More Freedom!!!

Mike is a dedicated and passionate, sought after entrepreneur, with more than 40 years in the trenches. He has been there, done that and is **still doing it.** The fact that Mike still lives it, breathes it, thinks about it 7 days a week, just like every other entrepreneur, is what separates him from every other consultant and coach in the industry. His successful, profitable, real world, cutting edge success strategies can be immediately implemented in your business. Mike’s unique, simple 3-step blueprint, developed over 29 years of research, the philosophy of the Three P’s – People, Processes and Promotion – will change the future of any business who commits to implementing, executing and take action!

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Proven Results From Real Agents

"Mike Stromsoe was the first person I approached when I started in the insurance agency business. Over a period of 36 months, we were able to grow our agency from $3.4 million to where it sits today at $10.4 million. There's not one single person that I can give more credit to than Mike. He made a huge difference for my business, which has made a huge difference in my life. His positive impact, the tools I have taken from his arsenal, all from a guy who actually runs his own agency, so I know this is current, real world ammunition. Mike is absolutely priceless to my life and to my business. I can't thank you enough… and I can't recommend Mike enough. I appreciate the fact that Mike gives so much, and in turn, causes me to give back to others, too. If you ever have any questions about Mike or our relationship, please call me."

Michael McLean
President of McLean Insurance
Perth, Ontario

"I had some serious difficulties I was facing in the agency business. After visiting Mike and actually walking through his agency office, seeing how efficient his office is, and visiting with all of his staff members, I solved 120 days' worth of problems in less than 30 minutes. You are a savior!"

Jesse Parenti
Director of Hospitality,
Stratton Insurance Agency
San Carlos, CA

"I've been in the financial services and insurance business for more than 25 years. In those 25 years, I have come to know many people, both in the business and outside the business. To be honest with you, when it comes to Mike Stromsoe, he's a man who cares about virtue and a man who cares about people. I trust him with my business and with my clients. I trust him with my family. I would urge you to do the same."

Dennis Hamsher
Owner, AAdvantage
Insurance Agency
York, PA

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"The knowledge of marketing materials and agency business practices that Mike Stromsoe truly understands and has shared with me has made a huge impact in my life. You see, what Mike taught me is that my life is not about my business, but that my business is there to support my life. Mike Stromsoe is one of the main reasons for my success today."

Bill Gough
Founder/President, BGI Marketing Systems
Florence, AL

"I own multiple agencies in New York. And, I might add, a very profitable family business. I met Mike, and let me tell you, he put hundreds of thousands of dollars in my pocket, gave me a couple of great ideas… just phenomenal. He is truly an unstoppable profit producer. Thank you, Mike!"

Jeff Liebowitz
North Babylon, New York

"Mike Stromsoe is an invaluable resource to me in my business and a great friend. Mike's always-upbeat attitude is infectious, and his sincere will to help people succeed is something very special. There are very few people in this world with the heart and soul of Mike Stromsoe. Thank you, Mike, for your friendship, time and energy. You are truly an inspiration to many."

Gerald Reed
President/CEO, The Summer Group
La Habra, CA

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"I am one in a long line of insurance agents who have more money and time due to Mike Stromsoe. Mike is a selfless, well-respected expert in the insurance industry on a national basis. We have been colleagues for over 10 years. He is the person I turn to when I need that extra push over the top. Thanks, Mike!"

J.D. Dickinson
C.E.O., Dickinson Insurance
Post Falls, Idaho

"Mike is nothing short of a master at what he does professionally; a successful business owner, entrepreneur, business coach and, why not, a mentor. I have been privileged to receive his professional guidance, and as a participant in his coaching program, I have successfully navigated some of the toughest business decisions I've ever faced—with the end result being far superior to anything I could have hoped for on my own. I owe Mike a debt of gratitude for the wisdom he has imparted upon me. Anyone who has the opportunity to work with Mike on improving his or her business would be a fool to pass up on that opportunity. In addition to his mastery as a business coach, Mike and his team at Stromsoe Insurance Agency are about as good as it gets when it comes to trustworthy, caring, integral and knowledgeable insurance professionals. I stand by what I say and invite anyone to call me for further information."

Art McCormack
San Diego, CA

"Let me tell you something about Mike Stromsoe. The man is fantastic. He is the original unstoppable profit producer. I have probably learned more from Mike in the last seven years to apply to my own insurance businesses that truthfully, I don't know where I would have learned elsewhere. If you're not using his services, if you're not listening to his advice, if you're not taking any input that he can give you… then you are absolutely losing a ton of money. The best thing you can do for yourself, and the best thing you can do for your business, is to get a hold of Mike. Go to UnstoppableProfitProducer.com and make it happen for yourself."

Orlando Frasca
Rogers Insurance
San Leandro, CA

You rock! Thank you for all the ideas. I'm excited to go back to my agency and begin. Also, when it comes to implementation, I can do many of these things starting Monday—and they don't cost anything."

Michelle Gath
Gath Insurance
Long Beach, CA

Position 9 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"Thanks so much for changing my life! You don't know this, but your teaching made me realize that I still have plenty of room to grow my agency—and all I was missing was a roadmap! I'm ready to implement, execute and take action! My 'Acres of Diamonds' is right under my nose!"

Joe Jimenez
President, CSIS Inc.
Garden Grove, CA

"Extraordinary! Mike is engaging, transparent, likeable, and carried out his commitment to provide a great learning experience."

Susan Gabriel Potter
Principal, Bob Gabriel Co. Insurance
Santa Monica, CA

Position 10 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"Your seminar was first-class, full of not only good, battle-tested marketing information and strategies, but also your many years of experience in every area of starting, growing maintaining, and running a very successful agency and building your support team. You're sharing of things that worked, and, just as importantly, that didn't work in both personal lines and commercial was amazing! You didn't hold any secrets back, even when questioned about some areas of marketing that you have going on right now. Your personal enthusiasm and excitement about life adds that much more to your presentations—although this would have been worth it even if you had talked in a boring, monotone or an annoying high squeaky voice.

Your material alone would be enough to revive even a stuffy, cigar chomping, black suited insurance company executive. Also, talking and brainstorming with the other agency owners I met there who had flown in from all over the U.S. was very helpful. Just one idea from the two days will radically change my income next year. Plus, I still have lots of pages of notes and things to do, read, research and implement. Thanks again for the planner and CD's. <u>That is exactly what I needed.</u> I am on Step 6: The Magic Factor."

Randy Duncan
Duncan Insurance Agency
Bakersfield, CA

Position 11 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"I've been an agent for 13 years now. This weekend has been a powerful weekend for me. I've gained a lot of knowledge (and we know that knowledge is power), but more than that, I learned the systems to implement. Even if you have all the power in the world, without the systems to implement, that power doesn't do any good. So, I think this was a strong weekend not just for me, but also for the people in my agency, the people in my community, and all those who will be affected by what I learned this weekend. The biggest thing I learned this weekend was how to look at the bigger picture and to try to hone in one particular item and put it in place, move to another item, put that one in place, and continue to put the little pieces of the big puzzle together all the time. Mike has always been very generous and very sharing, and his style is direct and easy to understand and certainly not uppity or stuck up. So, it's easy for me to comprehend and work with because I have that same style. People just sit back on their hands and try to be an insurance agent rather than a marketing person. Don't walk… run to this opportunity. Learn how to be the best marketing insurance person you can be."

Chet Cottom
RCI Insurance Group
Clearmore, OK

Position 12 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"On a scale of 1-10, I'd give him a 12! There are several things I got from Mike that are just incredible from his 28 years of insurance master's knowledge and years of incorporating systems. Just being around Mike's energy and learning the systems was humbling. Being in the business 30 years, you think you know things, but you meet Mike and learn about his systems, and you realize you really don't know that much! We know some things, but Mike is very open with his systems and with everything he's done in his career. He is willing to share—and he's a real giver. Most importantly, he's a real mentor for what we do, and it has empowered me to want to mentor others, pass along what I've learned, and introduce other brokers to Mike so that he can help them grow their business as well. We've learned a tremendous amount. It's nice to learn new things—and the marketing is the real fun part of this. I've learned so many new things, and I'd highly recommend Mike."

Mike McDonough
McDonough Insurance
San Clemente, CA

"The thing that I took away from Mike's conference is that he gives you the tools to get implemented quickly, and you realize that there is no sense in trying to reinvent the wheel when the wheels already there for you! He gives it to you. I would definitely recommend going to Mike's conferences and consulting with Mike at any chance you get."

Charles Anzalone
First State Agency
Hamlin, LA

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"I can't thank you enough for sending me the *Mike Stromsoe Package*. It's really an incredible, multimedia, treasure trove of brilliance. Everything about Stromsoe is 100% true. I visited Mike at his agency—the real deal. I appreciate your generosity, kindness and friendship."

Byron Yankou
AVID Insurance & Risk Management
Ontario, Canada

"I first met Mike Stromsoe at an agency management systems conference. He spoke on marketing, but he was using the system that we shared together to demonstrate what he was doing. I thought, 'Man, this guy knows a lot about the system, and I could really learn from him.' Now, I've just taken his *Unstoppable Profit Producer* course, and he has got it chock full of information that I'm going to take back to my agency to implement. I also signed up for his monthly mentorship program. I'm going to implement everything that I've learned in my own agency."

Jim Porter
Porter Branden Burg Agency
Dallas, TX

Position 14 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"Mike's program has been instrumental in taking my agency to the next level. Every time I send a new team member to his trainings, he or she come back fired up and ready to implement all the amazing ideas Mike shares. I have found that having my team go and participate themselves helps them "buy in" to all the ways we're going to be different, unique, and serve our clients better than anyone else. They just get it!

When I first attended, I came back to the agency and wanted everyone to have learned what I did instantly, but that was not a reality. I implemented a lot of new ideas, but it wasn't until I sent my first team member that we got the momentum going. They understood the mission we were on and jumped right in to get things rolling. Some of the information provided is geared toward Agency Principals or management positions, such as hiring, conducting team meetings and recognition, but ultimately, it's about the culture of an agency and the amazing marketing ideas that have a proven track record. Our team is looking forward to the next Boot Camp to get updated, top of the notch, insurance marketing insights."

Leigh Blackwell-Zellmer
Blackwell Insurance Agency
Lake Forest, CA

Position 15 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"My business and my life have not been the same since I met Mike Stromsoe. It's been incredible the transformation that has taken place. Mike's seminars are about literally contacting, marketing your business to clients and, more than anything else, giving back to your clients, your friends, and your relatives. It's a transformation of your entire outlook on how you perceive your business. Probably the biggest "ah-ha" for me was a transformation that just came recently. I had gotten an email from Mike to announce that he had been chosen as an ELP for Dave Ramsey. I replied, "Mike you're not going to believe this. I filled out an application almost a year and a half ago, but I haven't heard a word from them." Mike said, "Remember, we are what we think about." Then he added, "When the Ramsey people get back in touch with me, I'll mention I know a guy who's interested in the program." Within 2 hours, an email came back to me, an email forwarded to me from the Ramsey people. I just signed the contract on Monday, and I'm now the new ELP for Dave Ramsey North Orange County/LA County—and it's all because of Mike. It's amazing! Do not think twice about it because Mike Stromsoe will improve your life, not only professionally, but his message will also permeate every aspect of your life all the way through."

Tim Dooling
Principal, Allco Fullerton Insurance
Fullerton, CA

"What makes Mike Stromsoe so powerful is the number of usable takeaways we received. So now, I have many new ideas AND the tools to implement them. Additionally, the ideas and conversations I had with the other Agents and Brokers in program were extremely impactful. Thank you."

Jon Gardner
JSG Insurance Services
Valencia, CA

"Mike Stromsoe is a master motivator. He's the best I've ever met in connecting with people and with keeping his staff motivated and focused. This was a great event, and I would recommend it to any Insurance Agency owner!"

Steve Gannon
Gannon Insurance Agency
Bensalem, PA

Position 17 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"Mike, Unstoppable Profit Producer, my mentor, I wouldn't be anywhere without you today. You're probably one of the most influential people in my career. You have changed my business and life immensely, and hopefully this will continue for many more years. My agency is a commercial and personal agency, specializing in niches, but basically we're a one-stop shop. I had heard many stories and have known Mike for years, and I've heard many stores about how successful other people have been who have been here. Mike has changed my career and the destiny of my office, and I want to continue down that road. Most of the time, you talk to other agency principles primarily because you're 'feeling out' your competitors. In this group, it's an open forum. There are so many prospects out there, and Mike is very approachable and explains it in real layman's terms. It's a no brainer! If I can do it, anyone can do it. You will hear it from other real people—and you won't regret it."

Russ Castle
Castle Insurance
Redwood City CA

Position 18 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"I've been inspired by Mike for years. There is this little mirror that he puts out there to demonstrate that the only thing stopping you from being amazing is *you*. I held on to it for about a year. It's literally almost a year ago today, and it still really resonates. I'm kicking myself that I didn't set aside the time earlier to do this. I think there are a hundred reasons why you should connect with Mike, but the best reason is because it will make a difference. It's not only going to make a difference in your business; it's going to make a difference in your life. I was surprised to learn so many different ways to expand my business. What I also learned was different ways to expand *myself*. He has certainly inspired me through how much he does for others and how he puts others first. I'm trying to figure out how I can translate that into my own agency and answer the question, 'What can I do that will inspire others?' I think we are all just people who happen to sell insurance, so in many ways, this stuff could be applied to anything. I'm thinking about at least 10 people (not just in the insurance agency) who would be powerfully moved by these words. These skills I've learned, I'm going to share and expand—and I believe that is my call to action."

Kori DeLeon
President, RTI Insurance
Long Beach, CA

Position 19 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"Mike Stromsoe is truly one of a kind—a friend and a mentor who exemplifies the spirit of selfless giving that this group promotes. He has helped my business immeasurably. The story is critical. Solve the problem for the industry."

Todd Payne
Todd Payne Insurance
San Diego, CA

"The impact your event has had on me since the first time I attended has been a life-changing experience. I have begun to transform my life with the tools you provided. May God continue to bless you, Mike."

Patty Lares
AA Lares Insurance
Orange, CA

"I want to thank Mike Stromsoe for opening up my eyes on great ways to stay in touch with my clients. Thank you for reigniting my creativity. I know my referral and retention will increase drastically due to this event."

Andrea Southam
Roger Stone Insurance
Newport Beach, CA

Position 20 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

"Whether you are a newer agent or have been in the business for 30+ years like me, you owe it to yourself and your agency to attend the next "Unstoppable Profit Producer Event." If you can't find 10 things to work on to improve your agency in the next year, it means you weren't paying attention. Thank you, Mike, for inspiring me to keep raising the bar for our agency. You put on a first class program for any agents or agencies."

Jerry Hendrickson
Security, Victor Insurance Agency
Wyoming, MN

Position 21 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

“I was originally introduced to Mike Stromsoe through a gal on my team. Mike had gotten her really excited about the potential of becoming more of a marketing organization. We got to know Mike more and found out that he had lots of tools that he was willing to share with others. The concept was sound, and the players were solid. Mike added a level of enthusiasm and practical application of daily practices to the mix that got us excited about this industry again and what our potential could be if we just did what he did. This is a gift.

In over 30 years of being in this business, I have seen few people who have such a gift and are willing to share it with others. Mike is not hiding his talent under a bushel. He had recognized that this is his strength, and like Marcus Buckingham has said, he is now “building on his strengths.

I can only hope that you will take Mike Stromsoe seriously and give him an opportunity to show you what he has shown us. It has made a difference in our agency of thousands of dollars to the bottom line. I would challenge anyone to find a more effective ‘instructor of profits’ than is Mike Stromsoe.”

Gordon Sorrel
President
Texas Insurance & Financial Services, Inc

Position 22 1602971 S&B-txt-Unstoppable 16-04-21 12:58:15

*"Success is easy to achieve. That's right—success actually comes easy to a select few people who...***know the specific things to do and are willing to do them***. It's really that simple. Success is assured to people who possess* **right knowledge** *and are* **willing to apply** *that knowledge.*

Mike Stromsoe has condensed decades of **right knowledge** *extracted from his own living agency laboratory into a coaching course, a book and a bootcamp which, if applied by you, will result in your massive success, guaranteed! Knowledge is power and if you possess the* **right knowledge***, you have unlimited power. You hold in your hands* **right knowledge** *which, when applied, will result in a shortcut to your massive business success.*

My advice to you...pay close attention to every word Mike Stromsoe utters. Mike's tools, techniques, strategies and wisdom will cut decades off your learning curve in achieving business success. Mike is the real deal. How do I know this? Simple... I have been one of Mike's students for more than a decade. As a direct result of what I learned from Mike Stromsoe, I tripled my annual growth rate from 5% to 15%, tripled the size of my agency in 8 years, sold my retail insurance agency at a premium price and started a new business, which I continue to operate that helps countless other agents in our industry! Sign up for everything Mike Stromsoe offers and immediately begin following and implementing Mike's advice. You will be VERY glad you did!"

William E. Shuttleworth, CFP, CIC, CLU, ChFC
BEST Insurance Group, LLC
Fort Wayne, IN

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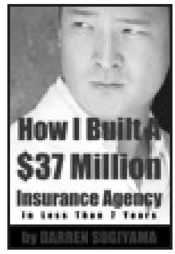
October 19, 2014

Mike Stromsoe



Mike,

I remember before I even got licensed, and met you at a seminar in Scottsdale, Arizona. I stayed in this God-awful hotel about 10 minutes away from the event (because I couldn't afford to stay in the nice hotel where the event took place). And after meeting you, you graciously let me tour your office, showing me what you had built.

Here we are over 11 years later, and much of what you exposed me to has contributed to my success over the yars, and I wanted to thank you for that.

After attending your Boot Camp, I was amazed at how much content you've built over the years, and how many creative (and brilliant) marketing campaigns you've executed, and I must say, it is inspiring to see someone continually evolve and continually succeed.

There are superstar agents, and then there are superstar agency owners that have build agency systems, and you my friend have mastered both.

Thank you again for having such willingness to share and help others succeed, and inspiring so many people like myself that dared to dream the impossible.

Sincerely,

Darren T. Sugiyama

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An Unstoppable Introduction

I started with nothing—of course, at age twelve, that's exactly how much most kids have. However, I decided that I wanted a little bit more than *nothing*. At the time, my father owned *Jack in the Box* restaurants, and I thought I'd enjoy having a little of my own spending money to throw around. So, thinking my dad would hire his own son without hesitation, I asked him for a job. I'll admit, I was a little surprised by my dad's response:

"I will give you a job, under one condition.
You're going to have to work harder
than everybody else, and if you don't,
I'm going to have to fire you."

And so, when I was twelve years old, I got my first tough lesson in business. Hearing those words from my father—a man whom I hold in the highest regard—

became one of those BIG moments for me, a real turning point in the direction of my life. Before I had even entered into my teenage years, the precedent had been set: *If I wanted to have the things in this life that I desired, if I wanted to live a life far removed from the realm of "nothing," I had better be prepared to work hard.*

So I did. Over the next several years, through high school, I worked intensely so that I had enough money to enjoy life and its abundance of choices. I soon began to see the correlation between money and freedom, which, as it turns out, is an incredibly easy formula: **MORE MONEY = MORE FREEDOM.**

Life was good—and the harder I worked, the more money and freedom I had. I was certain that I'd never be faced with the reality of having *nothing* again.

Working Hard (But Not Smart)

Have you ever noticed that when you think you've got it all figured out, that's typically right about the time when you realize that you don't? I had started my family at a young age, and I soon discovered that long hours in the restaurant business weren't exactly conducive to fostering a warm family atmosphere. The freedom that I thought I was earning by working hard and long hours in the restaurant business was becoming less like independence and more like captivity.

I knew something had to change.

A few years before this realization, my father had left the world of restaurant ownership for a life in the insurance business. He knew I was unhappy with the sixty-plus hour, seven-days-a-week schedule I was keeping, and he told me, “You know, Mike, if you ever want to consider switching to the insurance business, remember we’re closed on Saturdays and Sundays. Let me know.”

My response was, “The insurance business? Are you crazy?”

I continued on in a frantic pace, barely seeing my wife and small children during waking hours. As time went on, I saw the benefits of being home on the weekends and having a normal, predictable schedule. And so, on December 1, 1986, I “gave in” and went into the insurance business with my dad. As a member of my father’s agency, I did it all—I wrote policies, worked late hours studying a new trade, and eventually learned to manage every arm of the company.

Two years after I started working for my dad, my wife and I discovered we were expecting our youngest daughter. At the time, we couldn’t afford maternity insurance, which also meant we couldn’t afford the birth and the hospital bills. So, I ended up flipping burgers at a bowling alley bar and grill on nights and weekends in order to pay for my daughter’s birth. It wasn’t exactly a dream job—and I once again found myself working harder, only to have less freedom. But what choice did I have?

I’ve always had a knack for talking to people, so in the course of my duties at the bowling alley, I struck up conversations about my “real” job as an insurance agent with many of the patrons. I handed out a ton of cards and soon found, without realizing it, that I had created a small following in that geographic area, which was about twenty miles from my house.

Over the next several years, I continued to build a following, and in the slow, steady growth of that group, I saw a chance for something more. That is why, after eleven years of working for my father, I informed him I'd be striking out on my own. Through mutual agreement, we parted ways professionally, but remained the best of friends.

My Eureka Discovery

So there I was, right back at *nothing*. Starting from scratch is always daunting, but I had seen the potential that existed with a loyal portfolio of clients. In the insurance world, it's all about building upon that book of business, and although I had gone back to square one in 1998, within a just few short years, I had been able to equal what my dad had built in all the years he was in business.

How? I had discovered the wondrous world of marketing.

It was like striking gold. I stumbled upon marketing tactics that produced results, and I started marketing my new agency and systemically implementing dynamic processes that worked for my business model. The business exploded, and I haven't looked back since. In just under ten years, we grew the *Stromsoe Insurance Agency* to over a million dollars in revenue and created something that is truly unique and special, both to our team and to our clients.

I wasn't a *better* businessperson than my father was—I simply had different priorities. My dad's passion was giving back to the community and to various nonprofits. It was safe to say that, given the choice, he'd rather be helping the community instead of writing insurance policies.

Me? I like to sell. I like to protect and serve people, and I get a thrill from formulating marketing strategies that speak to people's greatest priorities. For me, there's nothing better than to enable *everyone* to win, and that's still part of what gets me out of bed every morning.

When I found marketing, a newfangled technology called cell phones had just gone mainstream. I remember talking to my dad on my flip-style phone as I travelled to and from work, catching up on news and comparing notes about business. One morning, as I shared news of the explosive growth my business had been experiencing, my dad asked, "How are you doing it?"

"Dad," I replied, "it's all about marketing."

"I want to see what you're doing," he said.

So, the next time we were together, I gladly shared what I'd been using. He took it all in before shaking his head. "No, no. This won't work."

I could see I wasn't going to convince him with my words. "All right," I shrugged. "I guess time will tell."

I continued developing the business, and the numbers kept getting bigger, and my dad asked me again, "How are you doing it?

Again I responded, "Dad, it's marketing."

"That stuff that I saw? That couldn't be working," he said.

"Well, dad, it's working for me."

A few weeks later, I came to his office unannounced. As I walked around saying hello to my old co-workers and friends, I looked toward the rear of the office, and what do you think I saw? Lying out on one of the back desks were all of those marketing materials that "weren't going to work."

You see, people can tell when you've discovered something great because results speak louder than words ever could. And so, because my dad was talented but didn't have the same passions as I did, in a way, he became my first coaching client. I helped him build his business to something that provided an incredibly comfortable life for my parents.

I was so grateful that I had found a way to give back to the two people who had done more for me than anyone else. It was the *law of reciprocity* in full effect—they were kind enough to give me life and an amazing upbringing, and I was finally able to return the favor and do something special for them.

Why Be Unstoppable?

Because of the consistent success of the processes I put into motion in my business, more people began to latch on to what we did and are still doing. So, when my friends and those whom I had counseled in the past encouraged me to put something formal together to

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help others achieve sustainable success, I eventually concluded that there's nothing better than teaching people who *want* to be taught and inspired. But what would I call it?

The name certainly wasn't something we brainstormed in a marketing meeting. Years ago, I had discovered a marketing trick to use with email messaging that draws special emphasis to points in your message. It's simple, but it works—and it involves simply adding a P.S. to the end of each email. The human eye will be drawn to the last line first, and when I realized that, I started adding a postscript to all my emails:

"P.S. Be Unstoppable!"

When I asked around and did some informal surveys on what would be the best name for the program, the majority of my friends and clients responded, "When we think of Mike Stromsoe, the word 'unstoppable' comes to mind." Turns out that a P.S. is even more powerful than I thought.

And that's how the *Unstoppable Profit Producer Program* was born. Through a lot of trial and error and continual refinement, I learned over the years that the only way to have the things we want in life, to provide for our families, to have *genuine* freedom, and to be able to give back to others is to implement systematic policies and processes that produce the results you want, every time. I had discovered the "trifecta" of success: I learned how to work hard, smart, AND right.

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Today, based on over twenty-nine years of research, the program has evolved into the philosophy of the 3 P's: **People**, **Processes**, and **Promotion**, in that order. The 3 P's are what enable people to grow their business, create financial security, and have more freedom. And now the *Unstoppable Profit Producer Program* is bigger and more refined than ever.

I'm not a "been there, done that" guy. I'm a person who has "been there, done that, and is still doing it." And my team and I live and breathe the 3 P's in our "living agency laboratory," the affectionate name for our agency where we continue to grow and learn.

Wherever you are today—if you are starting with nothing, or are well on your way to the success you desire—I want you to be *unstoppable*, and I know you can be with the right people, processes, and promotions in place. That is why I'm so happy that you are reading this book.

To your relentless success,

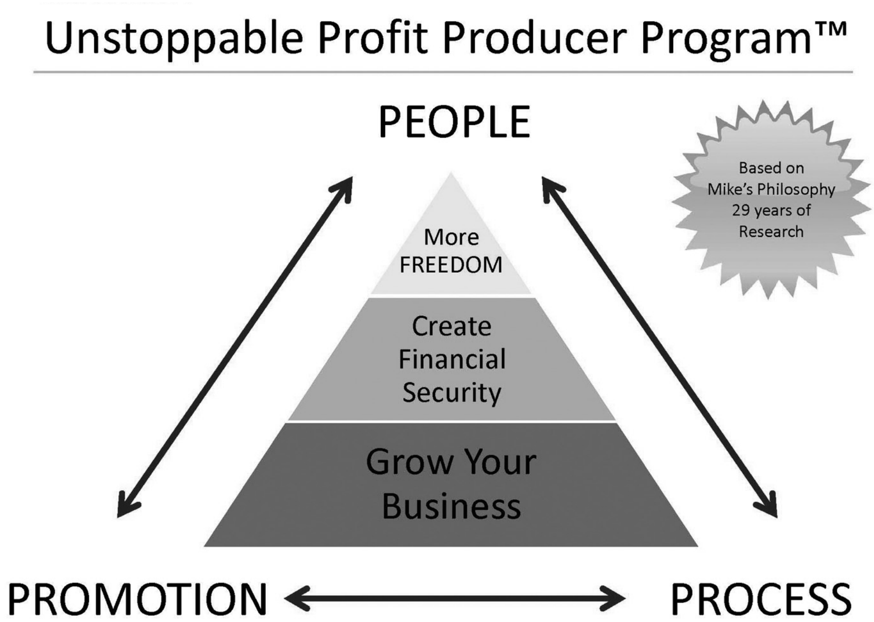
Mike

P.S. Be Unstoppable!

How to Get the Most Out of the Program

Let me ask you a question: If you decide to try something new, yet after some time find that it is needlessly complex, hard to understand, or difficult to navigate, how likely are you to continue using that product or idea? You will probably try it until you become frustrated, confused, or until something better or easier comes along.

Success isn't easy—but I believe it doesn't have to be complicated.



That is why I created a unique philosophy that is easy to understand and utilize. Through twenty-nine+ years of research, I am now privileged to able to provide entrepreneurs like you with the knowledge and tools they can quickly implement in their businesses, tools that will help them grow, create financial security, and give them more freedom.

Since I still own and operate my own agency, which we call the "Living Agency Laboratory," our team continues to refine and bring to market ONLY the tools that work. I've been there, done that, and am still doing it—and this book and my program have been carefully designed so that you have a ***clear working blueprint for success in you business***. The design of the book itself is straightforward and easy to understand. The philosophy is built on the 3 P's:

1. People
2. Process
3. Promotion

Simply put, those three pillars form the foundation of the book, and everything you do—and everything I recommend—will fall within one of those three categories. In each part, you will be introduced to the most critical steps to take and then set the process in motion, why these action steps are the keys to your success, and why you can finally stop wasting your time trying to reinvent the wheel.

You will receive unique tips and ideas that will enable you to experience explosive growth and reach your potential (and then beyond) faster than you ever thought possible. That is why I recommend taking each step in this book with deliberate thought and execution. Pick one actionable step in each of the three categories and implement it into your business. Don't try to do it all tomorrow. Remember, the best businesses are built one step at a time.

Congratulations on taking your first *leap* towards being unstoppable!

PART I
PEOPLE

PEOPLE:
Surround Yourself with Excellence

The process begins with finding the right people for your team—and the reason for starting there is simple: *The individuals around you will make or break your success.* Steve Jobs once said, "Surround yourself with the dreamers and the doers, the believers and thinkers, but most of all, surround yourself with those who see the greatness within you, even when you don't see it yourself." It is your primary task to seek out, find, and then retain the best of the best—people who not only have their own immense potential, but who also see the greatness in you.

> **MIKE SAYS:** If you want to be great, you need greater people to help get you there.

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1
Hire Slow and Fire Fast

Ongoing recruiting and proper hiring must be the primary focus of your entire business model. This game-changing aspect in the evolution of a *surviving company* into a *world-class business* cannot be overlooked—which is exactly why it's time to have a heart-to-heart conversation with your hiring process. We've all heard that little voice in our ears whispering, "Just get enough bodies in chairs, and the rest will take care of itself." It can be tempting to hire *warm bodies* to boost your numbers and add to your team quickly, but we all know that is not a sound strategy for long-term success. The only way to ensure that you are working with the best people is to follow the mantra: *Hire slow and fire fast.*

I've painfully learned this lesson time and time again over the years. When I started my agency in 1998, I lucked into hiring a young woman who was everything I could hope for in an agent. However, she got pregnant with her first child after a short time with us and soon left the agency. The next few people I hired just didn't seem to fit, and I was starting to become frustrated—that is, until I found a real keeper. She was an agent who actually approached *us* because of a marketing ad we had placed in the phone book. She told me, "I know I will always be busy because of your style of marketing." *Bam! I knew we had a winner!* Until she retired, she was the greatest closer I've ever had (at least so far).

Due to our growing focus on improving our culture and on the characteristics of winning team members, we were starting to create a solid team. Even so, when we hired another round of agents, many of them were a poor fit, yet again. Due to the intense agony and frustration I was experiencing from my then inferior hiring methods, something had to change.

To build an unstoppable machine, every person you allow into your organization must possess *all* of the characteristics you feel are required to contribute to your winning culture. Think about it this way: If you want a world-class business, don't you need a topnotch team to run your organization? Absolutely! I knew we needed to slow the process down in order to avoid the knee-jerk, fill-an-urgent-need style of hiring. *That is when I started to pay close attention to what it takes to assemble a world-class team, invest in learning more and then build a set of systematic steps to take with every single new hire.*

Today, we no longer look to on-board new people in just a few days or even a week. Our hiring process requires a minimum of two weeks or more. Fast hiring makes you feel good in the short term. However, my experience has revealed that hiring someone without a deliberate, systematic process in place is an exercise in futility. You may “luck out” as I did a few times, but in the long run, you will go backwards instead of forwards.

Be patient and follow the system. It will always be a work-in-progress, and even when your team feels *perfect*—well, let’s just say we all know that *perfect* doesn’t really exist. That means you can NEVER stop recruiting. It does get easier and a whole lot less frustrating after a little practice. Even better, you don’t need to stumble around figuring it out—because I already did that for you! Here are the details of our rock-solid system for hiring excellent team members the first time:

STEP 1: FIND THE POND

Locate the candidate pool or “pond” where you are going to fish for new team members. We’ve used all of these sources listed below in some combination to find new team members and agents. There is never a time in your business when you should limit the number of ways you seek out new team members:

- **Network/Word of Mouth.** Reach out to anyone and everyone who may *be* or *know* a qualified candidate. We consistently strive to put out feelers to our existing contact lists, friends, family, neighbors, clients, COI’s (centers of influence), and anyone else we know or do business with.

- **Job Websites.** Post ads on pages like craigslist.com, gethired.com, careerbuilder.com, ziprecruiter.com and other online job-hunting sites. Take advantage of all that the web has to offer, but online postings should not be your only means of recruiting.
- **Social Media.** All forms of social media are an option. Post messages on your Facebook business fan page about career opportunities, LinkedIn, and take advantage of your Twitter following to spread the word about your organization and the possibilities it offers.
- **Outsourcing.** Headhunters or employment services are an option, but such outsourcing will require a sometimes-significant financial investment. However, it may be worthwhile since excellent team members can be worth their weight in gold.
- **Targeted Lists.** There are countless ways to procure names and contact information. With the right purchased list, you can start a targeted direct mail campaign to a database of targeted prospective employees.
- **Past Hires.** You can even look to your previous superstar team members. I have re-hired some of my former employees as remote or virtual staff, and it has worked out exceptionally well.

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- **Your Own Files.** Never throw away a resume; categorize them and keep them. You just never know when you may uncover a hidden gem that could have been easily discarded. I keep every resume that comes across my desk.

MIKE SAYS: Reach out to potential new hires using 100 percent of the ways available in order to contact 100 percent of the marketplace.

STEP 2: CAST THE LINE

Regardless of the paths you choose to pursue your world-class team members, you must have a story to tell. Let people know *why* you are looking and *why* they should be interested. Our job postings and ads always tell a story that is created based on the reason that we need to hire someone. We don't just say, "Now Hiring Smart, Motivated People Who Want More Money." There is nothing wrong with that ad—but it sounds an awful lot like every other job posting out there in the industry.

You want team members who are a cut above the rest, which means that your ad has to be special, too. When we tell our story, we explain to jobseekers WHY they are reading that posting based on a *real* change within our organization. Perhaps someone moved up in the organization, which, in our operational model, is usually the motivation for posting the ad. We have frequent promotions because we've designed our business so that almost all new team members come into our organization in the role of *Director of Welcome*.

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In that role, the job responsibilities resemble those of a receptionist:

- Answer calls, handle snail mail and mailers, distribute faxes, set up and manage claims, distribute all incoming documentation, and occasionally manage IT systems.
- Assist with marketing functions such as cleaning lists and processing promotional pieces and sometimes handle the setup of new marketing programs.
- Oversee our social media pages and many other online functions.

Without question, the Director of Welcome is the most diverse desk in our office. Starting as the D.O.W. generally results in working in that chair for six to twelve months. After this period of time, we have a conversation about his or her future to determine if the person desires to move up to the next level.

Once we have created the initial ad around a story, we use a bold, simple headline. Our headline is typically one word. In most cases, it says, “WANTED” in large, bold font. The sub headline is something like, “the very best agency support specialist” or whatever title, role, or capability we are specifically seeking in that ad.

The ad also tells the story of the types of characteristics that we want the new team member to possess. We truly want individuals to have nothing but success on our team, and we don’t wish to waste anyone’s time if they don’t have what we are looking for. So we try to be as specific as possible. Some of those MUST HAVE stated elements are:

- Highly motivated
- Enthusiastic
- Very high energy
- Well-organized
- Solid administrative skills
- Technology oriented
- Computer literate
- A Do-It-Now Attitude

MIKE SAYS: Using vague descriptions in the hopes of casting a wider net will waste everyone's time—including yours.

When it comes to hiring right, it's always best to be totally candid with job seekers. That is why we share with them exactly what we're looking for in a qualified candidate. ***The serious applicants will read the entire ad and reference which specific skills they possess somewhere along the process.***

We talk a lot about what we are seeking, but we don't try to sell our company and all of its merits in the ad. In fact, all we give is our company's name. If they are resourceful enough, candidates will go online and find out more about us, which will show in their knowledge of the industry and our company if they make it past the initial stages.

The only contact info we provide in the ad is a phone number. When prospects call the number, they will hear a recorded message. The recorded message is set up on a phone service we buy through a company named ***Kall8.com***. The service runs month-to-month with no long-term contracts, and it costs as little as $2 per month plus toll charges. Using a service like this is a NO-BRAINER over having my staff weed through ad-posting calls or deal with mountains of emailed resumes.

When candidates call in, they listen to a three-to-four-minute recorded message from me telling them more about the job. They're able to hear my voice and decide whether they like what they hear. *Kall8.com* notifies us via email every time someone calls and how long he or she listened to the message. ***If a candidate does not listen to the entire message, I immediately delete the email.*** That individual is not dedicated or serious about a position on our team, and I saved my talented team members and myself a lot of time by finding that out the easy way. In the end, if they don't like what I'm saying or the tone of my voice, they'll choose to no longer continue the process—and that's okay with me.

At the end of the recorded message, I give listeners an email address (our company Gmail account). They're directed to send an email, to which they will receive an automated response that gives them even more information about the opportunity, as well as next steps.

The automated email reply to candidates contains a plethora of information, including the following:

- Requirements about showing up on time
- The need for reliable transportation
- Expected work hours per week
- The types of people they'll be working with
- A rundown of a typical day in the position
- What benefits will be offered

The email ends with, "At this point, if you're still reading and are excited about applying for this job, please continue. If you feel at this time that this position is not for you, thank you for considering us. Have a good day." (If they're not really interested, you don't want them anyway, right?) At the bottom of the auto response, they will find specific instructions about the next step:

1. First, they will find another email address where they can send their résumé.
2. They must also include a letter telling why they want the position and what makes them qualified (in other words, a detailed cover letter written just for this position).
3. Finally, I ask them to email me with their full name along with the word "winner" in the subject line.

Amazingly, almost ninety percent of candidates disqualify themselves immediately because they can't follow these simple instructions. If I receive an email, and those things are not on the subject line, I don't even

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read it—I simply delete it. I will not hire people who can't follow directions.

It may seem like a lot of hoops to require candidates to jump through, but I've found that people who are not willing to jump through a few hoops generally aren't positive, forward-thinking team members. Most of the people who are willing to stay the course and follow the instructions are positive individuals who appreciate the way that we do things—and that fact has created a healthy, functioning team environment of which we are excited to be a part.

In my experience, I've found that for any business, there are two simple sides to business growth and stability: 1) Get more clients, and 2) Retain as many of those clients as possible. It really is that simple. When casting your line for team members, there are also two personality and position types you are looking for, that are in direct alignment with your business growth model—***salespeople*** and ***service people***. These two searches are separate because the two types generally have very different personalities. It's critically important to the success of your business to make sure you have sales personalities matched with sales activities and service personalities matched with service activities. I've found that when you find the rare individual that can do both very well—a person who operates with "fire in the belly" all of the time, has a great attitude, and is a massive dreamer and risk taker—normally, this person owns the business.

In the beginning of step 2, the process for attracting a ***service personality*** was described. The attraction of a ***salesperson*** is different, but still just as straightforward, albeit streamlined, with a few steps removed. We have candidates call our automated phone number to listen to a quick audio message from me so they can hear my voice and my words. At the end of the message, they are instructed to email their resume to me at my regular email address. There are no additional steps for the sales superstar. Their personality is driven to hunt and close quickly. If a candidate sends his or her resume, I will quickly review it, and if the resume looks intriguing, we set the appointment quickly. There are no delays in the process when it comes to salespeople.

We also have a specific set of interview questions for our sales superstars. The interview process itself also looks different because, in most cases, we know at the end of the first interview if we will make an offer. I and one other female team member conduct the first interview. Bam, right off the bat, we don't waste any time.

When it comes to reading resumes and quickly knowing what to look for, it becomes easier with practice. Generally, the length of time at prior jobs (stability) is key. You don't want someone who has bounced around every year or two. Their grammar, honesty, candor, attention to detail, and references listed with contact information—it all matters. We recently hired a woman whose resume was so full of the information I needed to know, it made it easy to qualify her and get to know her. I'd estimate that over 80 percent of the resumes and letters I read disqualify a candidate immediately. So, save yourself some time and become really skilled at the art of disqualifying potential team members who are not true A players or superstars!

MIKE SAYS: Remember, at this point, you haven't spoken with candidates or spent a second of your valuable time. All you've done so far is select the pond and cast the line.

STEP 3: REEL IN THE KEEPERS

On average, about eleven percent of the people who call the automated number make it through the first part of the system. This is when the ***really important*** work begins. After they've sent their resume and cover letter with the correct subject line, we set up an initial interview.

The first interview always takes place at our office, and it's less than thirty minutes from start to finish. It's short for a good reason—I need them to come into the office so I can look them in the eyes, see how they present themselves, and most importantly, see whether they're on time for the appointment. If they're not on time for the appointment, they won't be on time to work. During the brief interview, I ask everyone the same five to seven questions. Their responses, along with the other factors I just mentioned, will determine if they move on to the next step.

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The next step in the face-to-face process involves administering two aptitude tests. I tell them during the short interview that if they pass the aptitude tests, they will go on to the next discussion, which is a full, one-hour interview. During the long interview, I go through five pages of carefully created questions, and I usually have a female team member in the room with me. (Women and men complement each other in the things they notice about candidates and their unique perspectives.) Then afterwards, my fellow team member and I compare notes.

Recently, we've started doing team interviews. For our last few hires, I brought in two to three team members (plus myself) for the interview. The team approach to interviewing has provided us with great feedback and diverse perspectives. What better way to determine whether a person would fit with the rest of the team than to let the people who will be working with that person determine whether they can see themselves working alongside that individual?

The majority of the senior people in our organization started as Directors of Welcome, sitting at the front desk, and earned their way up through the organization to bigger and better things. I love the way this process works for our company—we HIRE SLOW AND FIRE FAST—and it has produced remarkable results and a sense of cohesion and unity within the team.

MIKE SAYS: The hiring process is the most important cog in the machine of any business. Your teammates are the key because if you're the one doing all the work, you don't have a business—you just have a job.

When it comes down to it, I am looking for two fundamental things in a new team member. I want a *great attitude* and a *brain*. In other words, he or she must think and speak positively no matter the circumstance, and be quick with ideas and implementation. Those are the two things that are REQUIRED to earn a spot on our team. It's my experience that if a person possesses those two qualities, we can teach the rest.

3. Crystallize Your Compensation Model

Let's say you've located the pond, cast your line, and found some *big fish* that could become invaluable assets to your team. Do you know the primary thing that most gifted, talented employees expect? They expect to be compensated fairly and generously for their time and efforts.

A gifted team doesn't just show up every day and work hard for no reason. They have bills, they have expenses, and they have many of the same needs and wants that you do. That is why we have worked to find ways to motivate our team through a competitive and attractive compensation model that is a little different from our counterparts in the insurance world.

MIKE SAYS: Always look for ways to polish the jewel that is your business. When it comes to your people, it means compensating them clearly, fairly, and competitively.

A few years ago, we pulled everyone off a salary-based model and went to an hourly model (against the advice of many colleagues). We took the salaries that we had in place and divided them into a comparable hourly wage. It worked out better for most of our people since there are certain months that have five weeks, and they now get fairly compensated for working overtime. We also rebuilt our commission model based on production, with no limits or caps. We now base commissions on new business written, with a retention piece built into the compensation model and much more.

When we switched our model to hourly plus the new unlimited commission structure, I told my team, "Today is the first day of the rest of your life. You now have unlimited opportunity to make as much money as you want." If they are writing business, their compensation is unlimited—they can write as much business as they can, and the commissions will keep rolling in. I would be happy to pay my agents a whole lot of money every month, and I've told them so. When I pay them more, we all make more!

Compensation models for your ***sales superstars*** will be a little different. We have used multiple types of models over the years—and some have been more successful

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than others. Despite how attractive compensation may seem, at the end of the day, the reason a sales professional does not have success has nothing to do with the compensation structure. It has to do with the "Mirror of Truth." I've found that the best salespeople, get up every day, look in the mirror (because what you see in front of you does not lie) and decide to execute the three keys to business that we require they practice—and then follow up with massive, consistent action. The three keys are:

1. Work on themselves
2. Build their pipeline
3. Execute marketing.

A minimum of fifteen to thirty minutes of every day must be dedicated to these three core success exercises. When they perform these three functions daily, however you pay them becomes secondary to their success. If you have a true superstar on your team, he or she will be making you money and earning themselves a fine wage all of the time.

We've also got multiple incentives built into our compensation model to encourage team members to earn more. We have become pretty creative over the years—there's almost nothing I won't try to motivate my people through compensation and incentives. Our team members get to play "Wheel of Fortune" each month, which we'll discuss later in Part I. We also have incentives in place where team members can earn extra commission percentage points. We have referral goals—and reaching or exceeding those goals entitles them to split a pot of cash (usually around $2,500). We constantly try to keep things moving and exciting because we have found that the very best people want to work in a fun, stimulating, progressing environment.

We're continually working towards implementing systems that create a business we can be proud of. Even more importantly, I've worked to instill a system that will function with or without me (because I won't be here forever). I encourage my team to make suggestions as they see fit to try to improve the business and the compensation model.

When it comes to people's money, make it as easy as possible for them to understand it and get more of it. We created a ***compensation sheet*** based on an idea that was shared with me years ago. Here is what the sheet includes (broken down year by year):

Base salary

- Yearly bonuses
- 401k contributions made (including matches through our 401k matching program)
- Social Security balance
- Health insurance premiums (paid for them by our company)
- Other company-paid benefits
- E&O (Errors and Omissions) premium payments (paid for them by our company)

We add it all up and share the totals at the end of each year with every employee. During our monthly one-on-one discussion, I say, "This is what you earned last year. Now you have a benchmark for next year. Let's talk about your goals for next year and how you can exceed this number."

The compensation sheet is a highly effective motivation tool for several reasons. First, it gives employees a more accurate snapshot of their actual earnings. Sometimes a W2 is not truly reflective of their total compensable value as a valued member of the organization. Secondly, the sheet reminds them of all the "bonuses" and extras they receive from our company, and that reminder tends to foster a sense of appreciation and loyalty.

Why have we retained so many of our people over the years? Because we share these kinds of things with them, we help them understand what their value is, we commend them when they do a good job, we hold them accountable when they need to improve, and we keep them in line doing the things that lead to a profitable business. We want to continue to be a shining jewel that many people tell us they admire. It's something that we've built together as a team—and I want every last member of the organization to feel responsible for what we've achieved.

MIKE SAYS: I may be the coach, but I wouldn't even be on the field without my team…I'd just be a guy with a clipboard.

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Action Items

2
Hire a Personal Assistant

Most people who run their own small businesses don't believe they can afford a personal assistant. In my opinion, you can't afford *not* to have a personal assistant! There is only one *you*—and that means you shoulder the primary responsibly for turning your business into more than just a one-man or one-woman show. Hiring an assistant to do the more routine daily tasks frees you to work ON the things that are the highest leverage items for your business. I have a list of over fifty items that my personal assistant does every month. She doesn't always get to every task each month because we've worked to prioritize the list from highest to lowest, but she always gets it done—and done remarkably well.

Personal assistants give you the most important thing you can have when trying to grow your business: ***Freedom***. Hiring a personal assistant means you have allowed yourself the *freedom* to live life on your own terms, the *freedom* to be an entrepreneur, the *freedom* to work in the areas where you shine the brightest, and the *freedom* to manage your own time.

MIKE SAYS: Personal assistants give you the one thing no one else can — the ability to block out all the "noise" and focus on growing your business.

Of course, hiring an assistant is more easily said than done. First, there's the issue of salary. It was a few years into our agency before I was able to afford to bring in somebody to stand beside me and be dedicated to helping me. But I'll tell you what—once I was able to hire an assistant, that's when my life really started to transform.

If you place an ad for a personal assistant, you'll likely be inundated with resumes, but don't let the number of applicants fool you. Precious few assistants will be the right fit for you. It takes a special person to fill that position. He or she needs to be the *yin* to your *yang*, the *salt* to your *pepper*. In other words, your assistant needs to complement and balance out your strengths and weaknesses.

Personally, I'm a bouncing-off-the-walls kind of guy. I have trouble sitting still for very long, and I have a difficult time staying focused on one thought for any period of time. I need somebody who is a calming force, pays attention to detail, follows directions with accuracy, and meticulously focuses on one task until it is complete. My assistant is all of those things and more.

Our relationship works so well because of our use of *action forms* during the day. I created the *action form* as a way to delegate tasks in an efficient and well-communicated way. Being able to "ruthlessly delegate" is extremely important. By *ruthlessly*, I mean with confidence and without hesitation. With the right personal assistant, you don't have to think twice—simply unload the things that you don't need to be doing to allow you to do the things that bring the greatest leverage to your business (we'll cover ruthless delegation in more detail in the Part 2).

Personal assistants also become the moat around the castle of your business. They can protect you from certain vendor calls and unwelcome solicitations. My assistant screens all the calls into my office, pays the bills, and handles all of my mail. She has full access to my calendar and email, which makes her privy to my schedule and all of my ongoing communications. I trust her completely. Of course, that level of trust doesn't happen overnight, but over time, the level of trust grows higher and higher. She has become a truly indispensible part of my team.

On some days, I decide to work from home, visit a client, or work on a big project remotely. No problem—I know my assistant is there in the office as a sort of representative or proxy for me. I can only do that because I have my "right arm" in place who's been trained, knows exactly what needs to be done, and has been given the authority to do it.

A personal assistant can change your world. You can have your assistant show up first thing in the morning to handle all the early morning administrative duties, take phone calls, and get the office going, leaving you free to do… well, whatever you need or want to do for yourself and your business!

Action Items

3
Nail Down Employment Contracts

I spend a lot of time focusing on my team members and the things surrounding them because, as I always say, ***my team members are the most important piece of my business***. Without the right people in the right place, I wouldn't even have a business. That is why I try to take care of my team in every way possible, which includes building a system of accountability on both sides of the desk.

One of the best ways to instill uniform accountability measures is through an ironclad employment contract. We rebuilt our contracts a few years ago to more clearly specify our detailed, immutable expectations. It states the acceptable amount of time off allowed and restates a few of the other most important points from the employee handbook. We also included a non-compete, non-piracy clause, so that if they decide to leave, they will not be able to pilfer our existing book of business. I've thankfully never had to enforce this, but it's nice to know it's there.

I did, however, make reference to the non-compete clause when one agent resigned. When this individual came in to quit, I simply pulled out the clause and said, "I just wanted to remind you of this page from the Employment Contract you signed. It states that you cannot compete for any of our business for the next specified number of years." Are such clauses really enforceable? In some domains, the enforceability is questionable, but it gives me, as the employer, peace of mind. It's just another way to reinforce your relationship—and it's just another piece of a well-run business.

Action Items

4
Do Constant Reviews

Without the proper communication channels in place, you will have a dysfunctional team—there is no question about it. When you are not in touch with both your team members' successes and areas of concern, and they don't know exactly what you expect, no one will end up on the winning side. I recognized this fact long ago, which is why we set monthly reviews to discuss every aspect of their job, how they can improve—***and how I can improve.***

MIKE SAYS: Reviews aren't just about you checking up on your employees. The best reviews are designed to hold both employer and employee accountable for first-rate activity and support.

I am always there for my team with suggestions and encouragement, and not just at review time. On quiet mornings when I'm in the office, I like walk to around to each person and say, "Good morning. How are you doing? ***Is there anything I could be doing better to help you?"*** Most of the time they answer no, but I just want them to know that I'm there for them and support them at every turn.

I believe in the Golden Rule—and if I worked for someone else, I'd want my boss to have a clear agenda at meetings so there are no surprises. So, that is exactly what I do. I have created an ongoing review agenda and a set review process, and to avoid the monotony of making every review the same, I also create new questions for each review that deal with current issues in our business. The review normally takes about twenty minutes. With the door shut and phones off, we move through the agenda:

- Discuss the current issues and events questions.
- Extract any problems or issues they are experiencing through a series of planned open-ended questions.
- Talk about their goals (and whether they are on target, ahead of schedule on meeting them, or need some encouragement to catch up).
- Consider any workplace issues (from temperature in the office to concerns with team members or clients).
- Make sure they know if there is anything they need to get off their chest, now is the time.

I remind them that they're in a position to earn as much money as they want to because of the limitless commission structure, but I don't make money the focus of the reviews. In fact, I tell my team members, "This is not a conversation about money. This is about ensuring you're in a position to achieve everything that you want to achieve."

We get it all out on the table and deal with it so we can move on with the business of helping others and ourselves. I have found that people open up behind closed doors and say things they've been holding back. My team loves their one-on-ones with me, and I genuinely enjoy the time as well. It strengthens our relationship, and it serves to make us a better organization.

MIKE SAYS: Talk to your people, one on one, on a regular basis. Meet them where they are. Don't stand over them, but greet them eye-to-eye.

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Action Items

5
Embrace Team Meetings

Our business used to be open from 8:00-5:00, until we discovered that the phones didn't really ring before 9:00. Today, we get to the office between 8:00 and 8:30 to prepare before the doors open at 9:00 and the phones start ringing. It has provided us with much needed prep time before the day begins. During that time, we work on projects, get things done without the constant interruptions of a typical workday, and talk amongst ourselves without having to worry about the telephone ringing or a client walking in.

It also gives us the perfect opportunity to have team meetings that don't affect normal business hours. Every Wednesday morning, our team meets at 8:31 p.m. for exactly twenty-nine minutes. I know a lot of people prefer their meetings to be held on Mondays. They probably feel it gets the week off on the right foot and aligns goals with actions for the upcoming week. We tried Mondays, and for some reason, Wednesdays just work better for us. The day you choose to have team meetings is not important; what's important is that you have them. A team meeting gets everybody at the same table to discuss the business, ideas, and current issues. As you might expect, we use a structured schedule for team meetings:

WEEK ONE. During our first meeting of the month, we share a few *customer service report cards*. Report cards are one-third page orange business reply mail sheets that are sent out with every correspondence that leaves our agency (we'll discuss the report cards more in Part 2). We get a handful of them back every week, and so we take a few minutes to review some of those report cards from clients. Most of the time, the reports are positive, and the compliments get the meeting off on the right foot. We'll read cards with comments like, "Suzy is great. She always makes me feel special. She needs a raise!" If there is a critique or issue written on one of the cards, we discuss how to rectify the problem as quickly as possible to ensure that the customer is satisfied.

WEEK TWO: The second week's meeting is about the numbers. We talk about our retention numbers, new business numbers, and sometimes, the financials. We share where we are and where we want to go. We also have our goals posted in multiple places so that none of these discussions are a surprise. We discuss the numbers and look ahead to the next day, week, month, and quarter to keep moving forward toward our goals.

WEEK THREE: Our next meeting is typically about goals. We do a quick run down of everyone's progress and how close they are to monthly or quarterly goals. It's a chance to find out if anybody needs any help from the team to reach his or her goals. I also have an ongoing list of items I want to bring up at team meetings. When I think of something that I want to address at the next meeting, we add it to the intranet team meeting list or my assistant puts it on my Outlook calendar for that particular day. Then, I simply print it off to prepare before I go into the meeting.

FINAL WEEK(S): The last meeting (or two) of the month is often training oriented. We discuss product and policy changes. We also talk about marketing ideas and plans for the months ahead. We open the floor for questions, comments, and concerns.

All of our meetings take place in the "war room" in our office, which is the main conference room at our office where our in-office meetings occur. The *war room* is a concept that I learned about a number of years ago. In today's business climate, the battle to climb to the top of the food chain in your industry can be fierce. To stay competitive, there is never a time when you can stop working to improve your business model and gain an advantage over the competition. When I was studying how to gain a competitive advantage, the idea of "being at war" came up. So, we named our meeting room the "war room" because that is where we go to plan our strategy for besting the rest of the marketplace. We want to be ready to go to war at any time, but it is not nearly as bloodthirsty as it sounds. We simply recognize the need to stay ahead of the competition so that we can be *proactive* to changes rather than *reactive*. The best armies plan their attack—they don't wait for the other side to strike first.

Team meetings are an imperative in your business. They keep you cohesive and allow for feelings and ideas to come out in the open. I've found that people don't tend to share issues they are having unless they are *asked* to share them. Team meetings—along with your one-on-one reviews—provide that outlet. If you have an uncomfortable or unpleasant subject to bring up, get it out there and work through it as a team. That will help ensure that you don't have any team members walking around with hidden agendas or secret nagging issues that could lead to problems down the road, or possibly even cause major dissent within the group.

MIKE SAYS: Team meetings are the glue that binds consistency and synchronicity within your organization.

Action Items

6
Initiate Offsite Team Meetings

Winston Churchill once said, “The war was not won through the plan, the war was won with the planning.” You and your business reach higher levels and grow faster because you meet and plan with the like-minded people in your organization and connect with them in a way that produces synergistic results.

In short—the sum is greater than its parts.

I’ve discovered one of the fastest and most effective ways to produce that *synergy* within my team—and that is to conduct regularly scheduled off-site team meetings. We choose a day when a lot of people are off work (typically a bank holiday), and we’ll shut the office down and travel somewhere nearby. I prefer it to be somewhere pleasant, like a country club or plush meeting room. We go and make a day of it with a special lunch and a featured speaker who can infuse the team with fresh insight and inspiration.

Your team sees you all year long—this meeting is about being new and different. If you have kids or remember being one yourself, you've probably noticed that children and young adults have a bad habit of ignoring advice from their parents. Then a coach, friend, or teacher will tell them the exact same thing, and they can't stop talking about how "genius" that person is (as though they are hearing this advice for the first time). It's human nature's fault—if we hear advice from the same person over and over again, we tend to tune that person out. That's why we bring somebody in from the outside who has a new, exciting, unique message that they've "never heard before," and they tend to stand up and take notice.

We brought in an outside speaker to our off-site meeting a few years ago who was an agency principal from another state. He drove in and spent the night at our home the night before so we could talk about what we wanted to accomplish. We created an agenda for the meeting, and we went into the next day with a solid itinerary. His ideas were well received, to say the least. A week later, my team was still starting sentences with, "Well, Stan said that…" His words were like Gospel. They held on to every idea and took his advice to heart. If they had heard the same information from me (their "dad" in our little analogy), I am not sure it would have had the same powerful effect.

Plan your off-site meetings well in advance. Contact the venue or venues you are considering and take a tour of the facilities to ensure it gives off the vibe you desire and meets the requirements you need (Wi-Fi, AV capabilities, etc.). When in doubt, bring your own equipment along as we do. Get a little creative with your planning of the day's agenda. Whatever allows your people to have the mindset they need to grow your profitability is a good thing.

Don't start the day off on a business note. Spend fifteen to thirty minutes talking about your overarching goals and desires as a team and as individuals (including family and personal goals). Allow everyone who wishes to participate to have a chance to share. This opens up the realms of possibility and gets people focusing on the big picture from the start.

Off-site planning meetings can have some long lasting effects. In fact, we still have two pages from the flipchart we used in this year's meeting hanging in our war room that summarize the things we're going to get done this year. Off-site meetings are a great refresher and a perfect reset to an otherwise predictable routine.

MIKE SAYS: Bring in an outside expert or respected colleague to your off-site meeting, make it exciting, provide great food—and expect to see inspired results.

Action Items

7
Motivate and Have Some Fun

Life can be hard—and it can throw some defeating blows. However, I believe that the winners and the ultra achievers in this world manage to see life as a glass half full. Such people also tend to enjoy life more than others. How can we bring joy into the lives of the people around us? It's actually pretty simple: Strive to build a work environment that is infused with motivation and fun.

I'm not saying you need to fill the office with balloons, put a clown on retainer, and make every day Hawaiian Shirt Day. An exciting work atmosphere really stems from the attitude you choose to have, and the attitude you expect from others. It's also about consistently motivating and encouraging your people because no one else is going to do it for you—and while some people are internally motivated, I've never met a person who doesn't need a pat or two on the back for a job well done, or especially when things seem to be going awry.

We combined agencies a number of years ago after an acquisition that I made, and with the merger, we closed the procured office and moved everyone into the same space. I have to admit, we were struggling after the union—and as a result, the office was filled with negativity. I knew the people who had been relocated weren't too happy to have their work lives disrupted in such a major way, and the people whose space got moved into resented the imposition into their routine.

I started searching for something to boost the morale because I know that a *happy* employee is a *productive* employee. I set out on a mission to make sure that we had nothing but happy, productive team members all of the time. We created a list of 28 Fun Items that involved everything from Silly Sock Day to Silly String Day (we willingly brought silly string into our office and shot it at our co-workers—and even a few clients). Over the next few months, we introduced a variety of new fun activities and theme days to the group. After a short time, the bad vibes had all but disappeared, and smiles and laughter once again filled the office.

One activity that has produced great results for bonding and motivation are periodic impromptu team lunches. We'll surprise the team by shutting down the office for an hour or so and treating everyone to a special meal. We like to do this when a team member has a big victory, or for a personal celebration like the graduation of a child, a birthday, or really any reason to celebrate.

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It's good to recognize and celebrate both the big things and the minutiae of life. (Because isn't life really about the minutiae anyway?)

Regularly plan a fun Friday afternoon, evening, or weekend event for the team. One afternoon, we met the employees of a close friend's brokerage firm at a bowling alley for some friendly competition. We also take team members on fun trips during the holidays. A former client was in the limousine business, and we all got to ride in style to a big dinner and theater event. It felt like a true VIP experience for everyone involved. We invited all of our employees and their spouses, some of our clients, one of our vendors, and our IT person—just to let them know how much we appreciate them and all they do. It's good to include the spouses when you can because support received at home rolls into the office.

Plan Some "11 Days." My goal is to help people expect far more than *average* in their lives. On a scale of 1 to 10, most of our workdays probably fall somewhere in the middle to upper middle range, right? Well, I want people to have some "11" days every now and then. Why shoot for a 10 when you can have an 11? Isn't that what we want? I learned about the idea of an "11 day" years ago and brought it up at a team meeting one day. "Team, I'd like to take a few minutes to find out what everybody's '11 day' would look like. We'll go around the room and have each person tell me in thirty to sixty seconds. Let's say I told you that you get to take tomorrow off to do whatever you want. *What would you do*? Just close your eyes and picture your very best day."

As they shared what that special day would look like, I wrote down some of the highlights on the flip chart that we always keep in our war room. After the meeting was over, I had my assistant write all of the ideas down and save them. We didn't know what we were going to do with them at that time—but when we finally figured it out, we knew we had just struck gold. Here is what we did:

The following year, as people reached their next work anniversary with our company, we treated them to their previously described "favorite day" in celebration of their anniversary with us. About a month before that anniversary date, we set the plan in motion (with a reasonable $150 limit). For example, one person had said, "All I want to do is sit by the pool with my husband and hang out." That family just happened to have a pool at their house, so we bought two new beach towels and suntan lotion for them to use as they were lounging by the pool. Then we picked up a gift card from a local grocery store so they could buy drinks and food for their big day. We put it all in a box along with a handwritten note thanking them for being part of our team for X number of years, and we shipped the box to their house so that it arrived just a few days before her work anniversary.

We planned this type of thing for all of the other team members in the office based on their "perfect day" descriptions. To say that it was an "11 out of 10" idea would be an understatement. The boost in morale was off the charts.

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MIKE SAYS: When you make team members feel loved, valued, and special, the results are almost too immense to measure.

Do your team members feel as important as the people you serve? If not, start telling them how important they are today—or better yet, start *showing* them. It's important to take care of the *home team* as much as you take care of anyone else in your business dealings. Human beings tend to take the people closest to us for granted, but if you want to have a world-class team that supports your world-class organization, treat them like the elite group of team members they are.

Sometimes it seems like a lot of organizations focus on what their employees need to improve. I wholeheartedly agree that coaching and improving upon areas of weakness are instrumental to the growth process, but I also believe that equally important is letting others know what they are doing *right*. If you want your best team members to stay with you and exceed their own expectations, you must provide positive encouragement, motivation, and fun.

Start a Jar Program. We have another fun incentive system we use in our office called the *Jar Program*. Everyone has a jar on his or her desk with $20 dollars inside (in the form of twenty $1 dollar bills) and two notes taped to the side. One note says, "JUST ASK." We want to remind team members to ask questions all the time, and we *really* want them to ask customers about their other policies that are not with our office (yet). ***Asking questions is the absolute best way to uncover needs and buying motivations.*** The other note says, "BIGGER THAN WE EVER THOUGHT POSSIBLE." We have a long-running saying in our agency that goes, "Let's become bigger than we ever thought possible." It has stuck with us for years, so we added it to the jars to remind the team of our immense, ongoing potential.

Every month we create an activity that involves the jars—and really, there's no limit to what you make the *Jar Program* about. Here is how it works: One month, we challenged everyone to ask at least twenty prospects or clients (one for every dollar in the jar) where they're going on vacation that year. Then they note the responses in our Agency Management System file (our database). Many people live for their vacations, and the very thought of going away somewhere brings a smile to their faces. They tend to go on and on about their excursions, and it really opens up a dialogue.

We hang on to the information, and at the right opportunity in the future, a team member might say to someone who had shared about his vacation the previous year, "By the way, Bill, are you going back to Lake Tahoe for your vacation this year?" Bill responds with, "Yeah, how'd you know that?" Bill is likely amazed that the agent remembered such a detail—and all it took was asking one little question and logging the response in our database. When you remember seemingly insignificant details about clients, they know they are more than just some numbers on your production board.

Every time team members ask a client the "question of the month" or perform the Jar Program "task of the month," they get to take $1 out of the jar. It may only be a total of $20 dollars, but something about getting that cold hard cash in their hands motivates people. ***Not to mention the repetition of performing a positive action at least twenty times in a row forms a new positive habit.***

A lot of the time, it's the little things you do that set you apart from your competitors. People start talking about your organization, how you treat your employees like family, how you genuinely try to help people, and how you strive to treat other people like you want to be treated.

MIKE SAYS: Motivation, enthusiasm, and a smile all have one big thing in common—they're infectious. So start spreading some around today.

Action Items

8
Play Wheel of Fortune

Who doesn't love a good game show? I remember watching shows like *$25,000 Pyramid*, *The Price is Right*, and *Wheel of Fortune* growing up. When a contestant guesses a letter and Vanna White goes walking across that stage to tap the letter as only Vanna can, it breeds its own unique kind of excitement. In our "living agency laboratory" we like to breed all kinds of excitement, which is why our Wheel of Fortune concept is one of the most successful programs we've ever started—and it's also why we continue to play it today.

We play the game on the second Friday of every month. Friday is everybody's favorite day, and this gives the team even more to look forward to since people love games. Here is how it works: We purchased a three-foot metal game wheel with twenty-four landing slots for about $150. It's like the wheel on TV, only much smaller, more mobile, and with the ability to change out what the spaces contain. On the day of the game, we move it into our lobby, and our team members get to spin the wheel for a chance to win some cool prizes.

In order to win spins, they have to bring their completed "sheet" with them on the day of the game. We created the sheets as a way to monitor certain activities or tasks that we want to emphasize that month. It could be certain prospecting or marketing activities, telling people about our referral program, collecting or updating emails within our system, or cross selling to existing clients—whatever activity we want to highlight that month. The sheets give our team a reason to perform important tasks over and over by providing an incentive for doing so. ***It's another way to build momentum, much in the same way that getting prospects to continually answer "yes" to a series of questions makes it easier for them to say "yes" when you ask for their business.***

Contestants step up to the wheel with their sheet in hand. Every completed activity on the sheet counts for one spin on the wheel. They can also win an extra spin if they are the monthly referral winner of our in-house referral program. We have a matrix of prizes that we change regularly. Gift cards to trendy stores and restaurants are the most popular prizes by far, typically ranging in size from $5 to $25. We also have one large bonus prize every month such as a $50 gas card or something creative based on the season we are in at the time.

There are lots of ways you can win, and we like to change it up and keep them guessing. It's important to do things that keep people on their toes and make the workplace more spontaneous. We recently added a

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new rule where team members can win extra spins by referring business to *others*. We also let other people from outside the office such as vendors, special clients, and our IT specialist play from time to time.

The insurance industry, like any other industry, can be fraught with negativity. People call in upset about a claim or unhappy with their policy, and it can certainly drag you down. There is no way to avoid the inevitable bumps in the road of a growing business, but who says you can't make the journey more fun for your passengers? Activities like Wheel of Fortune give people something to look forward to—and that can only lead to good things.

Be open to incorporating activities like this into your business, and be the kind of leader who doesn't just hear a good idea and forget it. When you discover a new idea, don't put it on the backburner. Just do it! Be an implementer. As many as seventy-five percent of the agencies I've come across don't implement the new ideas they hear into their business. That is one of the reasons why so many small businesses fail. If you remain open to the fact that your business can always improve, then your number one asset—your human capital—will be eternally grateful.

MIKE SAYS: If you're an implementer and a doer, then you're going to be leading the pack—and that's a great place to be.

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Action Items

9
Send Snail Mail to the Team

Our encouragement and motivation doesn't stop at the office. We even use snail mail! We like to send direct mail pieces to our people on a regular basis. A lot of business owners may think this idea is strange—we see these people every day, so why pay for postage to send them something in the mail when we could just walk over and hand it to them? It really comes down to the elements of *surprise* and *intrigue*. Sure, you could hand someone an envelope, but what if it showed up unannounced at the person's door? The effect is much more dramatic.

One year we had a direct mail campaign to the team members' home addresses that lasted an entire year. We had set a goal that year of getting 90 new applications per month. We had nine team members at the time, so we divided 90 by 9 to reach a value of

$10. We included a written example of this goal with $10 bill attached, every month, to the team members' home. We encouraged sharing with the entire family. The $10 represented a number that, when multiplied, equaled their monthly goal for attracting new business. Then we sent out another follow-up, motivational note two weeks later. They received a motivational note and a reminder every two weeks, all year long, to keep this goal in the crosshairs.

If all it takes to help your team feel important and needed is to spend a little money on some paper and postage, then I say that is one wise investment. Take care of your people, and they will take care of you.

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Action Items

10
Award Surprise Bonuses

Most people are motivated by money. People are perhaps even *more* motivated by unexpected money. You know that feeling of finding a $20 dollar bill in the pocket of an old pair of jeans? There's a way to give that feeling to your team—it's called *surprise bonuses*. When you spontaneously give bonuses to people when they least expect it, the results can be tremendous.

We like to identify team members who have done something extraordinary and reward them with something extra. Here is a list of some of the things I give surprise bonuses for in my office:

- Staying late to finish a project because they want it to be just right.
- Helping another co-worker with paperwork voluntarily.

- Going above and beyond in our referral program.
- After a customer calls the office to tell me how wonderful a team member has treated him or her.
- Writing the most policies in the office for the month.

There is no limit to what you can reward. Just be sure that when you give the bonus to the team member, you tell that person exactly what the unexpected gift is for. The surprise doesn't have to be elaborate—the fact that it is an unexpected token of extreme gratitude says it all. ***It will also ensure that whatever activity that individual did to get the bonus will be repeated again and again… and again.***

Giving someone a gift or even a simple thank you works so well because of the idea that "big doors swing on little hinges." People appreciate thank you's, gift cards, cash, and other tangible tokens. When you recognize people in even the smallest way, it lights their fire and gives them the motivation to push even harder, write more business, and help more people, all to keep that flow of recognition coming. Recognition makes all the difference in the workplace, so never stop looking for ways to show your team how much you appreciate their attitude, work ethic, and spirit.

Surprise people with small tokens of your gratitude, and over time, you'll hear fewer complaints about late work nights; you'll see more people willing to take a little paperwork home over the weekend; you'll find more people participating in the referral programs and other programs. Human nature causes us to take actions that will enable us to avoid pain. No one wants to feel the absence of a once-flowing stream of gratitude, so people will take whatever action is necessary to avoid the pain of that loss and keep the gratitude coming.

MIKE SAYS: Make it a habit to reward great effort and action with surprise tokens of gratitude, and you'll soon feel an attitude of gratitude spreading through the office like wildfire.

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Action Items

11
Provide State-of-the-Art Technology Tools

Technology has opened so many doors for businesses. Some of you may not even remember the days when credit cards were not swiped electronically, but rather they were manually imprinted with ink and paper onto carbon tissue paper. That seems so archaic now, doesn't it? That single technological advancement has changed the way we pay for everything in our daily lives.

Technology is just that important—it can change the way a business is run, almost overnight. I heard a speaker at an event over a decade ago that changed the life of our agency and revolutionized the way we do business. As the speaker was wrapping up his keynote, he made an offer to give away seven free CDs that contained a new piece of software. There was a mad rush to the table (free giveaways seem to have that effect on people). I was one of the lucky seven to receive the software, a program called *PaperPort*.

That software transformed our business. In fact, it still runs all of our commercial renewals today, and it's the backbone of our online desktop. We haven't made a paper file since 2001. It minimizes the amount of paper needed in an otherwise paper-intense business. It also enables me to access my files from anywhere as long as I've got an Internet connection. We download information from all of our carriers, and of course, we religiously back it all up on our server using multiple safeguards.

We also invest a lot of time and effort into ensuring that we stay up to date with the latest technology for the team. We have dual monitors at every single desk, scanners at every workstation, and we upgrade our computers every two to three years. We've also invested in the newest phone systems with high quality recorded messages that drive people back to our business, and top-of-the-line headsets for every team member—and we upgrade them every few years when new technology comes out.

We give our employees every opportunity to be as efficient as possible so that they can do their job to the best of their ability. Don't hesitate to invest in technology, because I've always found the ROI to be massive. Give people the best tools to do their job, and they will be more motivated to use those tools to excel.

MIKE SAYS: The best businesses ensure that their people have every convenience that technology has to offer.

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Action Items

12
Utilize Leadership Insights

We will end this part on People with some thoughts on the concept of true *leadership*. When it comes to being a great leader, I want you to ask yourself a simple but powerful question:

WOULD I FOLLOW ME?

If you had the option to follow you, *would you follow you*? Every time I consider this statement, it causes me to continue to search deeper, study more, and strive to become a better leader—but it has not always been that way for me. The journey to understanding what it takes to be the kind of leader whom people want to follow has been a roller coaster ride full of tremendous ups and downs. However, it has been a worthwhile ride because, aside from family, there are few things more fulfilling than helping people grow and flourish beyond levels they thought possible. Now I want to share a few of the core principles and characteristics that I feel are critically important to being a great leader.

1. **Success or failure is based on the strength of the leader.** To continually achieve the highest levels of leadership, you must be a lifelong student of leadership. Learning to be a great leader will never cease once you contract the "disease" of being a great leader. Luckily, the thrill of seeing and feeling the success of another person (whom you helped shape) is life changing and extremely contagious, and that feeling is what will keep you growing and willing to learn as a leader.
2. **Leaders are willing to view things from someone else's perspective.** The true cost of leadership is a complete sacrifice of self-interest. I experienced a life changing moment a few years ago when a close friend and I were driving to an event. We were discussing some of the current events and ongoing issues on my team. A lot of my sentences had been starting with, "Well I think that…" and "I feel like…" When we came to a stop at a red light, my friend turned to me, looked me directly in the eyes, and said, "***Mike, it's not about you.***"

   I have never forgotten that moment. In fact, I reflect on it often as a basis for guiding my daily actions as a leader, friend, and family member. The things that happen in your business affect your team in ways that you may not even realize, and the only way to understand how those actions, words, and other events will affect others is to stop viewing everything from an egocentric viewpoint. In other words, as my friend so eloquently put it, "It's not about you."

3. **You EARN the right to be a leader by keeping your eyes on the finish line.** Great leaders make decisions all day long, some critical and some mundane. One of the most significant leadership moments of my life took place at an event with my wealthiest mentor. We were discussing a financially devastating mistake that was made, and after sufficiently explaining the devastation in the company that year, he said, "Did anyone die?" I told him that no one had died. His reply was, "Okay, then get over it and move forward." That is where my ***AMF (Always Move Forward)*** Philosophy was born.

MIKE SAYS: As a leader, there isn't much you can do about what just happened. The best leaders accept that and AMF. **Always Move Forward**

4. **A leader is willing to give up his or her advantages so someone else can have them.** The destination and the goal—how important are they to you? If you want to achieve them at all costs, then leadership may not be the role for you. *Leaders do not sacrifice people to save the numbers; they sacrifice the numbers to save the people.* If a leader truly desires to achieve, that individual must also be willing to sacrifice the accolades, the

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recognition, and ultimately some of the financial gain that comes with success in order to reach the desired end result. Sharing all of this and more with those who helped you get there is the ultimate exercise in reciprocity—and the great news is that lifelong loyalty is often the result of being willing to make personal sacrifices for the greater good.

5. **When danger threatens, that's when leaders are their strongest.** When the going gets tough, the tough get going. Great leaders have characteristics that cause them to rise to the challenge. They also posses an innate ability to spur others around them to act in the same manner. The best leaders are strengthened by trials and view them as opportunities rather than threats.

6. **Leaders get to know their people and withhold judgment.** People do business with people they know, love and trust. This not only holds true in B2B (business to business) and C2B (consumer to business), but also in "P2P" (people to people) leadership. I worked in the produce business during high school to earn extra money. Then at age twenty-two, I accepted a position in central California as an apprentice running an apple orchard under a long-time produce expert named John. As I arrived one morning shortly after starting, John summoned me to his truck. He plainly informed me that he had been unhappy with my performance and that I better shape up. "I have been around a long time," he told me,

"And I believe that one does not know a person until they have known that person for one year. While I've only known you a short time, I don't like what I've seen so far."

7. As a leader, I now know John's words ring so true. It takes time to build a true, meaningful relationship with people, including those on your team. While you can usually gauge their work and other habits in the first eighty-nine days, the true essence of a person really only comes out over the course of an entire year.
8. **Leadership is the willingness to put oneself in harm's way for the greater good.** The greatest sacrifice any person can give is his or her life for another. Would you take a bullet for the most influential leader you know? When I think about my dad, who has been the most influential leader in my life, the answer is *yes* without hesitation. Great leaders will always take a metaphorical bullet for others under their leadership to achieve the goals of an organization or the cause.
9. **True leadership cannot be measured in daily increments, but only over time.** True leadership withstands the test of time. There will be many wins and many failures (that I classify as lessons) in your life. Those who overcome defeat and become stronger because of those lessons perpetually become stronger over time. Every time you "fail forward," you become more bulletproof and more able to tackle the next challenge before you. When the team does not fear each other

or their leader, they will work tirelessly for each other through the trust and cooperation that has been built over time.

10. **Being a great leader is not about being a "boss." It's about leading people.** Professor Warren G. Bennis said that, "Leaders are people who do the right thing; managers are people who do things right." People are silently waiting to be led. Having had the amazing opportunity to interact with many great entrepreneurs and leaders, I've learned that the best of the best are not those who instilled fear into their organization. The preeminent teams are fueled by quite the opposite incentives. Great organizations create a culture of mutual trust and willingness to have each other's backs at all times. Many people often ask, how is this accomplished? I believe that it ALL starts with a rock-solid hiring system.
11. **Leadership is a choice.** Not everyone feels the massive thrill of leading others to success. That is why leadership is a choice. If you feel the excitement that comes from seeing people you lead succeed, then you know you are in the right position. And for those kinds of leaders, the law of reciprocity always rolls on. Help people achieve more, and more will come back to you—there is no way it cannot.
12. **Leadership is a skill that takes hard work and ongoing practice.** Dwight D. Eisenhower once said that, "Leadership is the art of getting someone else to do something you want done because he

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wants to do it." Every day, every month, and every year that I invest in becoming a greater leader, it continues to get better. This forward movement is only due to experience in the *trenches of leadership*, ongoing study, leadership training, and consistent transparency as a leader.

13. **Honesty and truth are the keys to being a world-class leader.** All progress starts by telling the truth. The law of reciprocity works in your favor here, too. Tell it like it is, and you will receive it like it is. When I am wrong, I say I am wrong. When the organization is held accountable, I accept the ultimate responsibility. It does not mean others do not bear some responsibility, but the leader is the face and must be prepared to accept the losses along with the wins. A number of years ago, I was with our oldest granddaughter Makenna (who was three at the time) in the playground at McDonald's. She touched a button on the wall, and the wall started speaking. It said, "Tell the truth; it's a lot less to remember." I asked her what she thought about that, and she smiled. Today, Makenna is a truly trustworthy person.

    It really is easier to be honest, and it's a lot less to remember. We all have the responsibility and the opportunity to be the leader we wish we had, and that starts with transparency and honesty at all times. Try it—I guarantee you it's a whole lot easier than deception or blurred lines.

14. **The leader is ultimately responsible for the success of the whole.** One of the most influential

recent studies I read was from the author of *10X*, Grant Cardone, who said, "Success is our duty and our responsibility." This responsibility carries forward to every facet of life, including leadership. In leading people over the last two decades, with each success I feel more responsible for ensuring that there will be more to follow. ***There is nothing better than teaching and inspiring people who WANT to be taught and inspired.*** When people learn through your leadership, implement your tools, and change their lives because of it, then they pay it forward—and the lives of others connected to them change. WOW! This idea gives me chills and causes me to strive to ***become more*** so we can reach even greater numbers of people.

15. **Leadership is an investment, similar to parenting.** I remember so well the day that each of our children was born. Even though it's been more than a quarter of a century since I've experienced that moment, the picture is fresh in my mind. But the day our kids came home was the day when the real responsibility and investment started. Parenting is the most important and most influential task I have done or will ever do. As a parent, every word, action, and decision has an outcome, an effect, and a consequence that affects not only your children, but also society. Leaders can have a similar affect on those they lead, and consequently, on society as a whole. If we are to continue to become a greater influence on society, we must continue to ***become more***

every single day. If we do not, our influence on the world will soon cease to be.

16. **Leaders are willing to step out first, eat last, and assume the risk.** It's not easy being the leader when it means your needs take a back seat to the needs of others—but the end result is worth the sacrifice. If you consistently look out for the needs of others, then they will know that someone has their back, which will fill with them the confidence they need to go forth and conquer. You make sacrifices for others because you expect the same from your leaders as well (the Golden Rule is always in effect).

The Essence of Leadership

One of the most inspiring military leaders of our time is Lieutenant Colonel Hal Moore, who is best known as the commander of the 1st Battalion, 7th Cavalry Regiment, at the Battle of Ia Drang, during the Vietnam War in 1965. He is famous for inspiring his men through heroic words and actions. Mel Gibson portrayed him in the movie, *We Were Soldiers*, in which he uttered these inspiring words that summarize the way true leaders feel about and support their team:

> *"I can't promise you that I will bring you all home alive. But this I swear, before you and before Almighty God, that when we go into battle, I will be the first to set foot on the field, and I will be the last to step off, and I will leave no one behind. Dead or alive, we will all come home together. So help me, God."*

Being a leader isn't for the faint of heart—it takes tremendous courage and strength because you have to have enough to go around when the going gets tough. No one wants to see their leader falter, so leaders have to be the rock for everyone. It may sound daunting, but it is so worth the effort. Aside from the heartwarming and life-changing experiences that I continue to be part of with our kids and grandkids, some of the most touching sentiments have come from the incredible testimonials of others who have achieved success under my leadership. Below is a statement from a plaque that was given to me by my business team that captured my heart like none ever has:

> *A true leader has the confidence to stand alone, the courage to make tough decisions, and the compassion to listen to the needs of others. He does not set out to be a leader, but becomes one by the quality of his actions and the integrity of his intent. In the end, leaders are much like eagles…they don't flock; you find them one at a time.*

Action Items

PART II
PROCESS

Process: Putting the Right Procedures in Place

Part I was all about building the foundation of your business—that is, your human capital. As I've said before, without your team, you don't have a business (you just have a job). Now we are going to move into the things that fortify the walls on top of your strong foundation—the *process* you set in place to run the machine that is your business.

By definition, a "process" is a series of actions or steps taken in order to achieve a particular end. In essence, everything you do in your business is part of the process. There is no action you and your team choose to take (or not take) that doesn't affect your bottom line and the future of your enterprise in some way. That is why I have so painstakingly examined the processes that lead to the best and fastest effects over the years.

Through continual and ongoing testing since 1998, I have found the process that, once set in motion, produces the unstoppable results that you want and need. Part II will examine the elements of that successful process. Each action is something that is universally transferable to most businesses, and they are things that you can begin to implement today.

When you set up and consistently operate your business according to the same processes, it allows everyone to get on the same page, gives you more freedom, and increases the value of your agency in a short period of time. The end result:

MIKE SAYS: People are more likely to believe what other people say about you versus that you say about yourself.

Your Agency Runs Itself, Even While You're On Vacation!

1
Always Gather Testimonials

When I started my agency, I was fortunate enough to have been able to partner with a rising-star insurance carrier. They had terrific rates, a great program, a blooming reputation, and I was one of the few agents who represented them in the area. For that reason, I knew the quotes I offered to prospects were competitive, but even then, I also knew I had to find a way to help my quotes stand out from the crowd.

I had read about the use of testimonials during my studies of marketing and gaining a competitive advantage. Testimonials aren't just words—they are instant credibility. Bringing third party credibility, or social proof, to the table changes the paradigm. When you meet new prospects, what you say about your own product or business does not particularly impress them. They're probably thinking, "Well, of course this guy thinks his products or services are the best." With testimonials, it's not what you say you've done for somebody else, it's what other people say that you've already done for them.

MIKE SAYS: People are more likely to believe what other people say about you versus that you say about yourself.

Here is how I started putting my quotes together to utilize the power of testimonials. First, I included a guarantee along with every quote. Then, instead of just delivering a quote with a, "This is what we've got, so take it or leave it" attitude, I attached testimonials to the quotes with a note saying, ***"This is what other people say we've already done for them."*** And you know what? The combination of the testimonials and the guarantee improved our hit ratio by over thirty-one percent. The *hit ratio* is the ratio of insurance policies written to those that have been quoted to applicants for insurance. It's kind of like a baseball player's batting average, which makes the thirty-one percent pretty notable. Can you imagine a baseball player suddenly hitting one-third more pitches? People would stop and take notice—and people certainly stopped and took notice of our growing agency that was quickly carving out a place for itself in an already vast market.

Getting good testimonials is easier said than done—it requires both practice and patience. You can't just say, "I need your testimonial," and expect to hear something that will bring about the results you want. The best testimonials come from observation; you have to *watch* for good testimonials; you have to *listen* for good testimonials. Then, you have to ask in the right way at the right time. Here's a great example: I was working late at the office when a client walked in. I greeted him with, "Hey there! How can I help you?"

He replied, "Well, something great happened, and I just had to come by and tell you. I also want to give my agent a hug—because I'm that jazzed about what he did."

Intrigued, I said, "Tell me more."

He told me the story. An agent in our office had gone way out of his to make sure that a situation was resolved for the customer. It was a situation that we did not profit a dime from, but he went the extra mile anyway and solved the problem. The customer was beyond thrilled with the outcome, so much so that he had gotten into his car and drove to the office to thank the agent in person. That particular agent was on the phone at the time, so I saw an opportunity to capitalize on an *emotional highpoint*. Our marketing team member had overheard the conversation and had the same idea I did. She ran and got the video camera, and I said, "Mr. Client, would you mind if we helped other people with just a few words about what just happened to you?"

He replied, "Yeah, no problem. What do you need me to do?"

I said, "I'd like to record you briefly discussing how you were taken care of by our agent, so I can share this with other people who might ask about our services."

"I'd be happy to," he replied without hesitation.

Right there on the spot, and full of emotion, he recorded the testimonial. That's a perfect example of a *positive emotional situation*, which is the perfect time to ask for a testimonial. The best testimonials come from clients you were able to help in a notable way and with whom you made a genuine connection. Here is another ideal testimonial gathering scenario: Let's say you are just wrapping up an appointment with a client whom you happened to help save a significant amount of money for car insurance with even better coverage than the more expensive policy. The details are squared away, and your happy customer is getting ready to leave. Here is what you say:

> *"Thanks so much for contacting our office today. I'm glad we're able to connect, and I'm also happy we were able to save you about 21 percent on your car insurance with even better coverage. I know that extra money will come in handy, and it makes us feel good knowing you have better protection. Now, if you don't mind, let me ask you a question. I'm starting a new marketing program, and I need your help. Would you be willing to help me out?"*

If the customer says, "yes," then continue with:

> *"I'm looking for a few words from some of our best customers, like you, for our marketing program. I know there are other people who want to save*

> *the kind of money you just did to get superior coverage. So, if you wouldn't mind sharing a few words about your experience with us here today, I would really appreciate it. I want to make it easy on you. We have a short form to fill out, and I can give it to you now, email it, mail it, or you can even share your experience in video form with the camera we have set up in the office."*

When the client indicates the preferred method, add this to solidify the decision:

> *"Clients like you are going to help other people save money and get better protection, so I really appreciate that."*

In the example, the client had just saved money, along with receiving better protection. That's a great time to ask for a testimonial because it is an emotionally positive situation. We also get lots of testimonials from our client service report cards, which we will cover later in Part 2.

Today, we have amassed over 1,800 testimonials. We use them everywhere: Printed on envelopes, in emails, attached to quotes, on our website, on our social media pages, and attached to free reports we distribute. We use multiple formats, from written to audio and video. There is almost no limit to the way you can use them. The public is out there looking—so use the power of instant credibility and post testimonials everywhere.

MIKE SAYS: Testimonials give you something that money can't buy—and that's credibility.

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Action Items

2
Provide a Guarantee

I mentioned the use of our guarantee in the previous section. I decided that giving our customers peace of mind about their decision to purchase a new policy could never be a bad idea. So, I wrote a simple, no-frills, and no-hidden-clauses guarantee that states:

> **"If you're not happy with your service with us, or if we do anything that you're not satisfied with, just call us or write to us, and we'll cancel your policy and return to you the unused portion of your premium."**

I don't use terms like *short rate* or *pro rate*. I keep it simple and written in layman's terms. It also includes an ongoing guarantee, and it's all in writing and handed to clients with the rest of their paperwork when they sign their new policy or policies with us.

Guarantees can be powerful enough on their own—but then we took ours a few steps further. First, we had all of our team members sign the master copy. Those signatures are now on every copy of the guarantee that our customers receive. Our team knows that their signature is on there to back up the guarantee and say to clients, “We’re here to deliver above and beyond expectations and take good care of our customers.” That knowledge makes them feel accountable for the service and the satisfaction that our customers receive. I also believe it makes them work that much harder to ensure that our customers feel valued and important.

Then, we added our BBB® and Trusted Choice® logos to the document and had it notarized, which makes it even more “official” looking. The guarantee goes out with almost every piece of correspondence we send (both email and hard copy). We call it our “Triple Guarantee” that includes our Money Back Guarantee, our Continuing Guarantee, and our No Pressure, No Hassle Promise. People just want to know that you stand behind your words and actions. Our triple, ironclad guarantee is just one more way that we can show (not just say) that we will deliver on promises and ensure satisfaction.

MIKE SAYS: I don’t believe you can ever build enough credibility to sustain your business forever. Building credibility—in the form of referrals, testimonials, and guarantees—must be a permanent and ongoing part of the process.

Action Items

3
Be a Time Management Ninja

I've yet to meet a person who has not struggled with the use of our most precious commodity. A day will fly by as we think, "I didn't even get through half of my to-do list for the day. Where *does* the time go?" We've all got the same twenty-four hours as everyone else, and yet some people seem to be able to "do it all." Well, I've found that these people are not any better than anyone else—they've simply learned how to take control of their time and master each minute.

Being efficient with your time doesn't mean forgoing sleep, sacrificing all downtime, or neglecting time with friends and family. It simply means that you are aware of your time and how you spend it so that you can get the most out of your working hours. Time certainly can be controlled, and it is something that you *should* control.

If you want to take control of your time, the first thing you need to determine is:

"Where is my time going right now?"

Finding out the answer to this question can be an uncomfortable process that involves sitting down for several consecutive days and recording everything you do. It's not fun, but if you're going to get your time under control, it's the first step you need to take.

Once you do this, you may discover that most of your time is spent putting out fires for clients, managing employees, and working on systems and operations. You may also realize why you seem to have precious little time to grow your business. In essence, you may find that your "entrepreneur" hat has been replaced with an "administrator" hat.

How can you change this? It's not going to be easy, but with concentrated effort, it can be done. Start by identifying the things you do well and spend the majority of your time doing those things because that's how you're going to get the biggest bang for your buck. As you continue to grow, you can hire other people to do the tasks that you don't enjoy doing. Your business life will be better, which will make your personal life better, which will allow you to be better at everything you do.

You can also spend more time pursuing what I call your personal gifts. A *personal gift* is something that you are naturally gifted at, that you love to do, and that makes you feel good. How would you feel if you got to do something you enjoy all day long? For me, I love marketing, and on the days that are marketing intensive, I go home a lot happier because I got to work in an area of my personal gift all day. Most of us are not going to be able to do something we love every day. There are *maintenance days*, as I call them, which are days filed with processing applications, running numbers, and doing menial management duties. Even so, with the right outlook on time and a focus on where your minutes matter most, you can spend more time working in the areas of your personal gifts than you thought possible.

Action Items

4
Delegate Ruthlessly

This section is really an extension of time management. In order to make the most out of the time you are given, you have to learn to ruthlessly delegate. As I mentioned in Part 1, by *ruthlessly*, I mean with confidence and without hesitation. Once you identify the things that you're going to be working on and the things you can assign to someone else, you must figure out to whom you're going to delegate certain tasks, as well as how to delegate with consistency and without bias. This requires having a proper system in place to delegate so that your expectations are well understood, and so they can get it done properly.

I used to be the kind of person who thinks he can do it all—but I've learned that such a person doesn't really exist. The only way to get to the business of expanding *your* business is to empower others to do some of the work. In order to facilitate the process of ruthless delegation, I created a form called a *next action form* that we use for the specific purpose of assigning tasks. Using a form to assign tasks accomplishes several things:

- It takes the hesitation out of the process and makes it more methodical.
- You can systematically unload the things that you don't need to be doing without hesitation. Just fill out the form and pass it along.
- The person assigned to the task is held more accountable by the form.

Face it—there are tasks and activities that you are still doing that could easily and skillfully be performed by someone else. Besides, if you hire right, you don't need to worry about whether your team can handle it—you *know* they can.

MIKE SAYS: Hire the right people, and pass along some unwanted tasks to others to allow you to do the things that bring the greatest leverage to your business.

Action Items

5
Utilize Task Organizers

A few years ago, we saw a chance to expand the business through acquiring another small agency. We purchased the agency, closed that office, and brought everyone together under the same roof. I knew there would be some growing pains—but I didn't know how much they would hurt. After six months, things were still not going right. In fact, things were going very *wrong*. Team members complained about "the other team." No one seemed to do even the simplest tasks the same way. It was chaos.

Being the agency principal, it was up to me to fix the mess I'd created, so I began to search for an answer to this dilemma. At first, I thought the answer was to write an operations manual. I believed I could hire someone to come in and write a manual. Then, everyone would be instructed to simply follow the manual—and our problems would be solved. It wasn't long until I realized that hiring an outsider to fix our problems wouldn't solve anything. The answers had to come from *within* our agency and from our own people.

I continued my search for the solution, and during my search, I read about an idea called a *documentation system*, which is a system in which your own team members agree upon a uniform way to perform certain tasks, and it's all written down in one place. That way, everyone knows the acceptable way each task in the business is supposed to be done. I called a team meeting, presented the idea, and everyone loved it.

The team got to work right away—and to this day, we still use what we call our *task organizers* to systematically run our agency. There are more 500 documented tasks, and the best part is the people who created every one of them work in the agency. I didn't tell them what to do; they decided exactly how they were going to perform the tasks. Hiring someone else to write an operations manual would have frustrated everyone involved. Instead, the people who already did the tasks day in and day out created each task list, so I know that the lists are done right.

MIKE SAYS: The process of creating task organizers allows the team to feel a real sense of ownership in the operation of the business. Everyone gets a say in how the business is run.

It took the team about three months of consistent work and organization to create the task organizers. Boy, was it worth it. The process very much changed who we are, what we do, and how we do it. Today, the entire system is now online and also in the form of live tutorials, so they can be accessed anytime, anywhere.

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Action Items

6
Build Your Intranet

In our world, *systems* comprise everything we do, whether it is marketing systems, internal operational systems, communication systems, organizational systems, or agency management systems. With so many systems in place, how can you ensure that they all mesh together? In the early days of our business, I wasn't sure they ever would. After a few years, things seemed to fall into place, but even then, I still felt something was missing, some final, all-important cog to hold it all together.

I knew there was some missing piece because I still couldn't find enough time in my workweek to pursue one of my greatest passions, which is going out and meeting with people, listening to their concerns and needs, and helping them in some way as a coach and mentor. So, I either needed to create more hours in the day or figure out a solution. I found the solution—it's called an intranet.

An *intranet* is a computer network that uses Internet Protocol technology to share information, operational systems, or computing services within an organization. The objective is to organize each individual's desktop with minimal cost, time, and effort to be more productive, cost efficient, timely, and competitive. In some ways, your company's intranet is like a smaller version of the Internet that you create especially for your organization. You and your team are the only ones who can access it, and at the click of a button, you have almost everything you need to do your job with efficiency and precision.

Our intranet is housed on the server in our office, and it allows us to be completely organized, so when somebody in our organization clicks on a browser, whether it's Firefox, Internet Explorer, or Google Chrome, the intranet "home screen" pops up. You don't land on Facebook or Google—you are taken to the intranet, which organizes everything about our agency. It organizes our companies and vendors, has a daily news feature, contains a universal calendar where you can access everyone's schedule for the day, and it alerts team members to important office visits and team meetings. There is almost no limit to the amount of information sharing you can do with an inner-office intranet.

It has completely organized the operational side of our business (IT, phone systems, etc.) as well as our filing system. We just update the intranet, and everyone goes there to find pertinent files and information. We're an independent agency, and because we represent so many different companies, we get lots of bulletins that provide important updates and policy changes. They come flooding in—and they all have to be organized. Our intranet system helps us organize those bulletins in a way that makes sense. The bulletin comes in, gets distributed for everybody to see, and goes into a specified location on the intranet where it stays forever. We don't have to think about where that bulletin will be if we need it in the future.

It also organizes us from a marketing standpoint. If people in the office need to know where to go for commercial, auto, or restaurant insurance, they just look at the intranet, and they can instantly identify which markets we have available. They click on the link, and it goes through the specified company.

Now that things are up and running, we only spend about half an hour a day (at most) updating the information on our intranet, but we did not get to that easy level of maintenance overnight. It took almost six months of "sweat equity" to get our intranet organized. It was time well spent—and now almost a decade later, the system we put in place still works and forms the backbone of our operation. It's like having a dependable, organized employee on staff who knows it all, and who you know will always be there for you.

MIKE SAYS: Putting an intranet in place takes a lot of work upfront, but the payoff in terms of the organization and cohesiveness it provides is almost immeasurable.

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Action Items

7
Practice Client Segmentation

In 1896, Italian economist Vilfredo Pareto, published his first paper entitled “Cours d’économie politique” in which he proved that approximately 80 percent of the land in Italy was owned by 20 percent of the population. He developed this conclusion by observing that 20 percent of the pea pods in his garden contained 80 percent of the peas. Now, well over 100 years later, thanks to Pareto’s observation about his garden peas, the business world still uses the *Pareto Principle*, more commonly known as the *80/20 Rule*.

When applied to business, it means that 80 percent of revenue comes from 20 percent of customers. I’ve done the math in my own business, and I’ve found it to be true—approximately 80 percent of our revenue is generated by 20 percent of our clients. Those clients then become the top 20 percent of our client base. All customers are important, but the practice of what I call *client segmentation* ensures you are not neglecting your top clients in the course of a busy workday.

Client segmentation involves identifying the best 20 percent of your clientele and developing a retention plan that ensures they remain loyal clients. Here are some questions you can ask yourself to determine whether client segmentation is right for your business:

- Do I know who my top clients are?
- Does my team know who our best clients are?
- What am I doing for the top 20 percent of our customers?
- Are my people on the phone with them regularly?
- Are we giving them special recognition?
- Do they get preferential treatment when they call?

In a lot of instances in the business world, the most time-intensive clients—and those who create more problems than positive outcomes—are the ones who represent the *least* amount of business. They are the complainers, the ones who are always behind on payments. That is why client segmentation is so vitally important. You must have a set process in place for how you treat your top clients so that they don't "slip through the cracks" while you're busy putting out fires.

The client segmentation process can be complex. The set-up process takes considerable time and effort from a detail oriented person who is talented enough to

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understand this mindset and to go through your entire client book. We've chosen to segment our clients into three categories:

1. AAA clients
2. AA clients
3. A clients

We chose the letter A because we consider almost every client to be a "class A" client. (We do occasionally assign B's and C's to certain clients, but those individuals usually don't remain with us for long.) We have found that 80 percent of our revenue is generated by 20 percent of our clients, and those 20 percent become our AAA clients. We make a concerted effort to pay extra attention to those top customers. This system has liberated us to the point that we now feel empowered to occasionally "fire" a few customers. We don't actually kick them out or send them a *Dear John* letter. We simply stop fighting their battles, and they fade away. Other times, we encourage them to find an insurance relationship that better fits their needs, enabling us to spend more time on people who are more profitable for our business.

You may be wondering how we differentiate between an AAA, AA, and A client. We created a *client segmentation matrix* that tells every team member exactly what each category represents. It details what to look for in a client profile and also distinguishes between personal lines and commercial lines. Of course, commercial lines are typically higher in revenue generated than are personal lines, but our matrix is not focused only on revenue. Here are some of the factors we base the categorization on:

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- Amount of revenue they have generated for our organization
- Number of policies they have with our office
- Number of claims they have over a fixed year period
- Number of late pays they have over a fixed year period
- How easy they are to do business with
- Whether they give us referrals
- Number of years as a client

These factors and more are built into a formula that segments our clients within our database. The entire segmentation process makes *account reviews* so much more efficient. When we start the account review process, we know exactly where to start—by calling our AAA clients first. You'll also find client segmentation to be useful when it comes to planning targeted marketing campaigns and mailings. Rather than having to send something to everyone in your database (which can be cost prohibitive), you can carefully select the segments you want to target.

How many of your customers have all of their insurance policies through your agency? I would be willing to bet you can count those clients on one hand, maybe two. (I know that's true in our office.) That is why we focus heavily on cross selling to existing clients—because they represent nothing but opportunity and building wealth. Client segmentation makes the process of uncovering opportunities within your existing customer base much more streamlined and achievable. You can work to move A clients and AA clients up to AAA status by cross selling and continuing to strengthen the relationship. In fact, you can even make a game out of it. Offer your team a crisp $20 dollar bill for every client they move up a level in the segmentation.

If you want your business to continue to grow, take the time to organize your client database in a way that allows you to get the most out of current customers, helps you allocate your time wisely, and enables you identify which of your clients are the most influential and well connected.

MIKE SAYS: Client segmentation could reveal to you the individuals in your existing client base who can open up even more doors for you through their influence.

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Action Items

8
Manage Business Relationships

Theodore Roosevelt once said this about success: “The single most important ingredient in the formula of success is knowing how to get along with people.” If you want to achieve greatness in your business, you have to be ready and willing to do what it takes to build lasting relationships. Of course, we are talking about relationships with your clients. Of equal importance, however, are your relationships with your carriers. Mismanage either type of relationship, and you won’t have a successful business for long.

Relationships, and even personal connections that lead to business, are the crux of your business, which is why you need to focus on the two major elements of a successful business relationship. First of all, you must treat relationships with ultimate *respect*. When you engage with somebody, look that person in the eye. Apply the Golden Rule to even the most casual acquaintance and treat people the way you expect to be treated. Secondly, you must be quick on your toes and ready to get to the point because *success loves speed*. People want to know who you are and why they should bother talking to you almost instantaneously, and it only takes people a few seconds to figure out whether or not they want to have a relationship with you.

One of my greatest mentors, Jim Rohn said, “If you want to have more, you have to become more, we attract exactly what we are.” As far as business relationships are concerned, that’s the key. You must constantly be working on yourself to become more because when you become more, you become more to other people. And when you are more to other people, you can give back more to a relationship. The law of reciprocity is always in effect—and it’s going to come back to you.

Therefore, the best way to manage business relationships is to manage yourself, and to bring more to that relationship than anybody else. Consequently, more will come flowing back in your direction. So, give it out freely and be ready to accept it when it comes back your way—and that’s all in your preparation.

MIKE SAYS: Be prepared to engage with people in a way that shows you are interested in more than just helping yourself. Be ready to prove how working with you and your company is mutually beneficial.

Action Items

9
Watch Your Money

We are so quick to say in our businesses that we are here to "serve our customers," but at the end of the day, we are also all in business because we need to earn money. One of my favorite quotes from Earl Nightingale's inspirational book, *The Strangest Secret*, is, "The only people who make money work in the mint. The rest of us have to earn it." We all have to *earn* the money; it's what we do with that money after we earn it that defines our level of financial security and, ultimately, the amount of freedom we enjoy in our lives and in our businesses.

Thanks to Internet and mobile banking, our financial picture is at our fingertips at all times. I love the fact that I can log into my business accounts at any moment and find out exactly where I stand financially. Looking at your balances is important, but it's about more than just checking in on the amount. I look at my bank accounts every single day for the following reasons:

- I need to know what I have so that I can handle my financial responsibilities accordingly and pay bills responsibly.
- I want to learn what should be there so that if something is missing, I will know right away.
- It's my responsibility to handle my money—there is no one who is more responsible for my financial picture than I am, so I have to know what's happening day in and day out.
- By looking at my balances every single day, it creates a habit that is similar to daily reading my goals. It reminds me of where I am and where I want to be.

MIKE SAYS: You are creating quality habits of entrepreneurship by managing your financials. And the more you do it, the less time it will take each day.

It's like riding a bike—the more often you do it, the easier it gets every time you put your feet on the pedals. The more often you manage your financials, the more you strive to understand exactly what every line on the balance sheet means, the better you will become at handling your money and making every dollar count. It really *is* that simple, but you first have to identify how the process works by immersing yourself in it daily.

When I work with business professionals across the country, I always ask, "When was the last time you did a deep analysis of your financials, profit and loss statement, and your balance sheet?" The vast majority of the time, the response I hear is, "I don't remember." That amazes me. It's your business—and it's your money. If you don't care about it, I guarantee someone else will gladly take it off your hands. The people who say, "I don't remember," are also often the same people who tell me they can't afford a personal assistant. *Does anyone see the correlation here?*

You need to be taking a look at your financial situation on a daily basis. I also review my financials in-depth at the end of every month to understand exactly where we are, both as a business and as an individual. As Benjamin Franklin once said, "If you fail to plan, you are planning to fail." There is simply no way to reach as high as you want to reach in business without making sure you have the clearest view of your financial picture.

Action Items

10
Keep a Production Log

Several years ago, we made a seemingly small change to our process that produced some mighty results. We created a simple tool called a *production log*. Our production log is essentially our scoreboard. The production log lists our agency's *wins*—which amounts to the new business that we earn. We don't put any rewrites on our production log; the log is reserved only for new wins. It is designed to show the opportunities we were able to capitalize on, and it gives us a way to quickly tally our progress at any given moment. Here is what our production log records:

- The name of the new account
- Type of account
- Amount of money involved

- Why people decide to do business with us over our competitors

The wonderful thing about our production log is that it automatically totals where we are at the end of every day, every month, every quarter, and every year. It also totals up exactly what kind of business we have earned, what kinds of relationships are working, and what kinds of relationships aren't working for our business. It even shows us what carriers we are winning with consistently, and that allows us to be better marketers, better executers, and ultimately better at serving and protecting more people.

MIKE SAYS: No team wants to play their opponents on the field without a scoreboard. Give your team the visual motivation they need to keep doing the activities that put numbers on the board.

Action Items

11
Use Client Service Report Cards

In our agency, we monitor all service satisfaction activity on a consistent basis. One of the greatest monitoring tools we developed is what we affectionately call the client service report card. The *client service report card* is a document that we send out to our customers to assess their level of satisfaction with the entire process. We don't wait for problems or issues to surface. We pursue both the positive and the negative.

The card is a simple 4x8 sheet that is printed on orange card stock and addressed to our business. On one side, we have our BRM (business reply mail), which is a permit that we purchase once a year. You've seen such cards in the mail—they are the ones that say, "No postage necessary if mailed in the United States."

On the card, we ask a series of questions to determine their level of satisfaction in working with us and receiving their claim. We ask questions like:

- How satisfied are you with the service you received from us?
- How would you rank our protection team's knowledge and expertise?
- How would you rank the overall level of helpfulness?
- Please briefly tell us what you like or don't like about the service you received.

These questions all lead up to the final question, which is, "May we share this information with potential clients who inquire about our services — Yes or No." We send these cards out in practically every single mailing that leaves our agency. If people want to answer the questions, all they have to do is complete the report card, drop it in the mailbox, and it comes back to us. The only time we pay for it is when it comes back.

Those reports bring great feedback, a lot of which becomes powerful testimonials.

Things also come back to us concerning ways to improve our team. That is why we read these cards during our team meetings: To become better at what we do. If you don't know what you are doing right and what areas need work, how do you know how to grow and improve? Don't wait for your bank account balance—or lack thereof—be your indicator of customer satisfaction. That report card has meant so much to our business over the years, and I encourage you to add a client service report card to your arsenal.

MIKE SAYS: The information contained on client service report cards is invaluable. It's really marketing gold, plain and simple.

Action Items

12
Get Ahead of Acquisitions

In the coming years, I believe acquisitions will become an even more instrumental part of the business growth puzzle. The average age of the business entrepreneur owner in North America today is older than ever before, as Baby Boomers grow nearer to retiring (with many of them already having done so). Retiring small business owners means more and more opportunities to grow your business through the acquisition of other established agencies, and those who are positioned to take advantage of this with the right people and right processes in place are going to come out on top.

Don't wait until an acquisition opportunity comes knocking on your door to get prepared. One of the greatest things you can do is make sure you have a sufficient line of credit in place *before* you need it. Being prepared goes back to taking financial responsibility.

If you are on top of your financials and have built some great relationships in the world of finance (with your banker, investment advisor, etc.), you will be well positioned to act when an opportunity presents itself.

We have done multiple acquisitions over the years, and some have gone better than others. I've found that the first thing you need to identify is *why* someone is getting out of the business. ***Establish the reason or reasons why the business owner is looking to sell.*** I recommend scheduling a breakfast, lunch, or dinner with the owner who is interested in selling, and coming prepared with five pointed questions that you want to ask. After enough time together, you should have a glimpse of what the real reasons may be—even if you have to read between the lines. This step is critical because you have to identify any emotional triggers that may be associated with the acquisition before you will have a chance at closing the deal.

A merger is not something you jump into—it takes strategic, calculated planning to avoid wasting everyone's time. Acting hastily could cause embarrassment for you, your organization, and the people on your team. Take your time. I have had acquisitions take place quickly, and those were generally the ones that haven't worked out as well as those I planned out with precision.

MIKE SAYS: I recommend that you acquire slowly, but when the time is right, pull the trigger quickly.

Action Items

13
Develop an Agency Management System

Customer relationship management is a common buzzword in the world of business. *Customer relationship management*, or CRM, is an approach to managing a company's interactions with current and future customers. It often involves using technology to organize, automate, and synchronize sales, marketing, customer service, and technical support. With the rapid rise in technology over the last quarter century, the ability to centralize your customer information in one, universally accessible place has become an amazing tool.

We call our centralized database our *agency management system*, but it is essentially the same thing as a CRM tool. The greatest thing that you have as a business entrepreneur is your list—and the strength of that list will, in large part, determine your growth potential. If your list is not up to date, and if your list doesn't have complete information about the prospects and clients with whom you are trying to build relationships, then you will be constantly fighting an unnecessary uphill battle.

Having the right customer (or agency) relationship management system is absolutely critical. In today's environment—with the ever-growing use of technology and the Internet—we now have the world at our fingertips. But as with most technology tools, you get out of it what you put into it. You can get as little or as much as you want from your CRM system.

CRM's offer many levels of organization to deepen customer relationships. The ROI may not only result in increasing sales, but should also yield better customer service. I recommend you start by making a list of the top ten things that you expect from an agency management system or a client relationship manager. Understand what such a tool can do for you and what you expect to gain from using it. When deciding what system to use, ask yourself questions like:

- Do I want it online (aka Internet or cloud based) or on our local server (aka on-premise)?
- How is it going to be interfaced (graphical display, options, functions, etc.)?
- How will it be set up (ease of learning the system for novice users)?
- Who is responsible for updating the information and the program itself?

An important factor to consider is that there has to be a willingness and commitment from the rest of your

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team to be highly structured in your sales, marketing, and customer service approach before implementing a CRM. To encourage team buy-in, I recommend a top-down approach whereby management (you and the other leaders) sets the example in using the tool. It may also be beneficial to designate one team member as the "CRM Champion," someone who is the go-to employee (not the boss) who really understands the system. You can even use your *Jar Program* or *Wheel of Fortune* motivation tools to offer rewards and incentives to help employees overcome the fear of learning the new system.

The sky is the limit when it comes to CRM. There are a ton of opportunities out there in the market today, and those opportunities continue to grow. Capitalize on more of them by giving yourself the best tools to communicate with people and foster relationships. Find the right CRM tool that gives you all the options and the greatest flexibility.

The processes we discussed in Part 2 bring your team together and give them instant access to the tools they need, all while bringing consistency and profitability to your agency. They also provide you and your team with perhaps the most important element of a successful business—and that is ***freedom***. Because of the systems we have in place, I am confident that I can jump on an airplane and go anywhere in the world, and as long as I have Internet access, it's almost like I'm not even gone. I can log into our systems, see what everyone is doing, everyone can see what I'm doing, and the business runs like a well-oiled machine of precision. There's absolutely nothing that can stop me from what I need to do. That's why I call this the ***Unstoppable Profit Producer Program***: With the right people, processes, and promotions in place, you, too, can experience that same unstoppable feeling and lifestyle.

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Action Items

PART III
PROMOTION

PROMOTION: Create Buzz, Interest, and More Customers!

In the insurance business, or ANY business, there are only two items that generate revenue and profit, and they are *new business* and *repeat business* (or the *retention* of current customers). If you don't have a plan in place to promote your business to both pieces of the profit puzzle—and you are relying on a combination of luck and word of mouth—then you will probably be one of those entrepreneurs who gives up a few years down the road citing "it's just too tough out there for the little guys" as your reason for throwing in the towel.

There is enough business out there, up for grabs, right now, if you are using the right methods for attracting and retaining the business. There is a single concept at the foundation of the entir promotion arm of our company, and it is revolutionizing the way small agencies are run: It's called ***3 M's,*** and they are the ***three must-haves of any marketing program*** if you want explosive results.

The First M stands for **MARKETPLACE**. To comprehend exactly whom your target market is and how to reach them, you first must ask yourself questions like:

- Who is my marketplace?
- What do they think about?
- What are they looking for?
- What might be the PAIN in that particular marketplace I can cure, satisfy, or resolve?

- What wakes my potential customers in the marketplace up in a COLD SWEAT at 3:01am (what are their needs and problems)?

The Second M stands for **MESSAGE.** If you want to craft the right messages for your market place, you need to answer questions like these:

- What message am I going to be sending to my marketplace?
- Will that message satisfy and SOLVE a current pain that they might have?
- What's going on in the marketplace that will affect my message?
- Are the messages changing constantly?
- Is my message going to answer any questions that are silently and consistently playing in their minds?

The Third M stands for **MEDIA.** Once you determine your market and the appropriate messages, you have to decide how to communicate those messages to your marketplace. Start by asking:

- What MEDIA am I going use to deliver my message?
- Will I use a postcard, a letter, a priority mail package, a silver platter, an email, a voice broadcast, a phone call, a text, social media or an ad?
- What will be the attention-getting device that will get my message READ and ACTED upon?
- WHAT will cause them to ACT?

If you want to launch a direct mail campaign, call on prospects, or run on ad on TV, online, or in the newspaper, these questions and more that comprise the 3 M's must be satisfied for explosive results. Otherwise, any marketing efforts you put forth will really be nothing more than an exercise in futility, not to mention a waste of your time and money.

As we continue into the final and critical part of the Unstoppable Profit Producer Program, you will learn what key questions to ask yourself as well as some of the most valuable tactics for revolutionizing the promotions and marketing side of your business.

MIKE SAYS: The 3 M's truly form the Trifecta of all Promotional Activity.

1
Aim for 100% of the Marketplace

Let's begin by discussing your ideal *marketplace*. There is a goal I have in my business—I want to reach 100 percent of the marketplace. Does this mean that I cast the widest net possible in order to increase my odds? No, what it means is simply this: No matter how broad or niched your market may be, there is never a time when you should limit the ways you reach out to your potential customers and current customers. ***You must constantly strive to reach 100 percent of the marketplace using 100 percent of the ways available to you.*** This is one of the most important, overriding mentalities that must be present in any business.

Because of this program, I get to talk to a lot of people during the course of a week. When I ask them to explain their current marketing program to me, I'll often hear, "Well, we email people to try to earn new business opportunities." I don't know about you, but if you use one of the many email delivery systems available today, and you stop for a moment to take a measure of the people who actually open your marketing emails (aka your open rate), you probably won't be happy with what you see. Email still works—but the rise of "spam" has made email less efficient as a primary promotion tool.

Due to overuse, email isn't what it used to be, but even if it were still the powerful marketing tool that it once was ten to fifteen years ago, using one marketing strategy is a "horse with blinders on" approach to promoting your business. If you want to reach 100 percent of any marketplace, you have to be using 100 percent of the ways to reach that marketplace all of the time. Every marketplace is different, demographically, geographically, and beyond, so what might work in one market doesn't necessarily work in another. As you might imagine, such a marketing approach is not easy; so as marketers, we are constantly testing and doing market research. What combination of mediums will yield the best results? You should be consistently using as many of these as possible:

1. **Phone**. The phone is the one communication medium that is never going away, so don't stop using the phone, ever. In fact, you should be using the phone to follow up with people who don't respond to you when other forms of media were used. For example, pick up the phone and call a prospect who never responded to an email you sent last week. Voice broadcasts are included in phone communications.

2. **Email**. Email seems to be the marketing tool of choice for many. It doesn't take you out of your comfort zone by having to call someone, and it's very cost effective. But because of those reasons, it's also grossly overused. So use it, but only in combination with other mediums.
3. **Snail Mail**. With the right target list, direct mail campaigns can yield some great results.
4. **Fax**. Although fax machines will eventually end up with the same fate as Blockbuster Video, some people still use fax. In fact, because email has largely replaced fax when it comes to advertising, it can still be an effective promotional medium for your business.
5. **Texting**. Sending auto texts to customers about new promotions or events is a great way to utilize SMS to reach potential customers or current ones.
6. **Videos**. You should have your own YouTube Channel, send videos via email, place videos on your website, on TV, and anywhere else where they might be seen.
7. **Social Media**. All forms of social media should be utilized, from Facebook, Twitter, Instagram, and Tumblr, to LinkedIn, YouTube, Google+, Pinterest, and Yelp.

MIKE SAYS: Every time you communicate with somebody using any of these forms of media is an opportunity to follow up using another form. That will enable you to communicate to 100% of the market using 100% of the methods available!

Action Items

2
Script All Messages

Let's talk about the messages that will be going out to 100 percent of the market. The best messages contain the credibility that comes not from your own words, but from the testimonials of your satisfied customers. Messages should also be well planned and market tested. The messages we use to reach our audience are all highly scripted. We know exactly what we're going to say, we know when the messages will be sent and to whom they are going, and we ensure that they are written in a manner that won't offend anyone.

Let's say you want to create an audio message to send out on Father's Day. Someone may receive that message who has recently lost his or her dad. A good script celebrates fathers with a focus on family and the celebration of a life well lived. We deliver a positive Father's Day audio broadcast, Mother's Day broadcast, Thanksgiving broadcast, and July 4th audio broadcast to cell phones and home numbers, with each message carefully crafted and constructed to touch the right emotions without upsetting the marketplace. In the past we also used a scripted telephone call that goes out from the agency president on Fridays, thanking new and current customers for their business. Such tactics are just another way to reach your client base.

What about TV commercials? If you have a great script and want to use it in a TV commercial, then go for it! Of course, a lot of small businesses think doing a television commercial would be cost prohibitive, but I've found that is simply not the case. When you approach a television station, just because they provide you with a rate does not mean that's their *lowest* rate. Be sure to ask them about their *publisher's rate*. Since you have a marketing department in your business, you should be eligible for the favorable rate that publishers receive. Continue to negotiate, and don't be afraid to walk away if they can't fit your budget. (Nine times out of ten, they'll come back to you with something more favorable if you really are willing to walk away.)

When considering the right script for TV, remember that *repetition* is important in the television world. That means you don't need to create multiple commercials—two or three great ones are all you need to promote your company and increase brand awareness. Just make sure they are properly scripted, and that you keep the 3 M's in mind: Ensure that the MESSAGE matches your MARKETPLACE, and that the marketplace responds well to the form of MEDIA you have chosen (in this case, television).

We've talked a little about making sure your message is carefully scripted, and you may be thinking that this is more easily said than done. It's true that it is not always easy to determine what messages will work in your market, but with time and practice (and by asking yourself the right questions), you can hone in on the proper messages to send out. One key question to answer before you begin the process of scripting is this:

Are we going to target PRICE or target PROTECTION?

That is one of the first things to determine because you don't want to send mixed messages. Conflicting messages will not resonate with the marketplace the way a universal, cohesive message does. Think of some of the largest insurance carriers out there that focus on price. Every message they send out to the marketplace is about *cost savings*. When you think of Geico, you think of saving "15 percent or more on car insurance," right? That is the kind of cohesive messaging you want to use.

If you decide to target PRICE, and your ad sounds something like: *"Save up to 37 percent on your auto insurance if you call today. Don't wait."* Then after you give viewers a reason for calling, provide viewers with a *Kall8* number so that you can track the calls that are coming in because of the ad. You may also consider using a 24/7-operator service since people watch television at all hours. If you don't have somebody available to answer your phones after your commercial airs, then why have the ad in the first place? You can provide an answering service with a script so that you can plan what they will say and how you will follow up with after-hours callers.

Your scripts are the key elements of every message you send out to the marketplace through multiple media sources; so don't take the creation process lightly. We have several sample scripts to share with you in our Unstoppable Profit Producer Program, and you should always ask for the advice of industry experts who are in your network. Find someone who wants you to succeed and ask for direction as you construct your all-important scripts.

Action Items

3
Assemble a Welcome Kit

When we began brainstorming ways to promote our business, we started with testimonials, then the guarantee, then our referral program, and fourth on the list was the launch of our Welcome Kits. *Welcome Kits* support our agency and touch people in a very important way. Here is how the multi-step Welcome Kit process works:

STEP 1: When somebody obtains a new policy through our agency, he or she becomes a new customer. The moment that a new customer appears on the production log, our marketing specialist creates a Day Zero thank you card, which is a customized thank you card with our team picture on the front, testimonials on the back, and a blank interior except for a few words of thanks. We handwrite a thank you note, drop in some business cards of the agent the new client will work with, and put a couple of million dollar bills inside. The million dollar bills are major attention grabbers. People love them, and a positive conversation always ensues when people think of these. We hand address the envelope, and send it on its way. We call them Day Zero cards to reinforce the fact that we want to get them out immediately.

STEP 2: At the *same time* we create that Day Zero card, we create the Day Four envelope. It is an 8 ½ x 11 envelope, preprinted on both sides with safety tips, more testimonials, and a big message on the front that says, “Welcome to our agency.” Inside the envelope we place four to five important papers about their policy and other general information. This gets mailed four days after they become a client.

STEP 3: We also create the Day Fourteen Mega Welcome Kit Envelope. This is a large red, bubble mailer loaded with things like our Million Dollar Agency pencils, a green Auto ID card holder, note pads, an umbrella toothpick with a blank million dollar bill, our referral flyer, our Client Bill of Rights, and other great stuff. This third mailing is intended to really WOW the customer. At this point, they’ve already gotten the Day Zero and Day Four mailings, and they might be thinking, “This is pretty neat. This agency really takes care of its customers. They must care about our relationship.” Then, ten days later, they get an even bigger envelope in the mail filled with cool stuff like free gifts, our great newsletter, and information about our exciting referral program.

STEP 4: In addition to the three mailings, we send an email to invite them to join our social media fan pages.

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We will often accompany this step with a recorded audio message from me thanking them for their business. This message is sent to their cell phone or home phone.

STEP 5: The final step in the Welcome Kit process is the sending of the OCT Gift. We call it that because I first received this same gift from a company called OCT years ago. (They are now known as MBA, or Marketing by Appreciation.) I had completed a loan on one of our properties, and about a week or so after the transaction, I received an unexpected package in the mail. It was large and looked to be bursting at the seams, so naturally I couldn't wait to open it. I ripped that box open, and out of the box came a helium-filled balloon with "Thank you" printed on it. There was also a tin of cookies along with a response card that was self-addressed and already had a stamp. They wanted my feedback on how things went and how I felt about the relationship with their business. As you might imagine, this left quite an impression, and I filled out the response card and told them how pleased I was. Then I dropped it in the mail. It was that simple.

I knew immediately I was going to use this idea in my own business. Today, when we send out our OCT gifts, we get those comment cards back every single time. The WOW factor is just too great. The gifts are not cheap—each one we send represents about $35 dollars, but they're worth every penny. We don't send these to every customer. Currently, we send them to clients whose accounts total $2000 or more in premiums.

Lately, however, we have been considering dropping that amount because of the amazing effect it has on not just the people who receive the box, but also on the people who *witness* our customers receive the OCT gift. One client who was a doctor's office received their gift. The office manager called me up afterwards and said, "Mike, we just got the box. I don't know where you got this idea, but the whole office is standing around looking at the balloon in awe. We just can't believe somebody would send this to us. It's so cool." An entire office of *potential clients* had just been blown away by a $35 gesture.

People love to be recognized, and they love sincere gratitude. They also enjoy being thanked for spending their hard earned money with your agency. We all know that people have to buy insurance somewhere. It's just one of those products you know you need, but you hope you never have to use. It's not exactly a particularly flashy purchase, but it's one that makes you feel better about the unknowns of life. When you recognize your customers and make them feel better about their buying decision, it shifts the paradigm and makes the whole processes a lot more pleasant. Welcome Kits accomplish so much—they promote referrals, they promote relationships, and they promote you as a valuable agent who cares about your clients.

MIKE SAYS: Welcome Kits ensure that your clients feel no buyer's remorse, and they ensure that your customers feel good about the decision they just made to do business with you.

Action Items

4
Mine Your Acre of Diamonds

Russell H. Conwell, the founder of Temple University in Philadelphia, delivered his most famous speech more than 5000 times from 1900-1925. He once told a reporter that for some of his lectures, he spent over a year preparing them, only to deliver them once. That was not the case with his "Acres of Diamonds" message. He had written it on a whim and with no preparation, and the message resonated across audiences for years. His speech was about challenging yourself to seek out opportunities to find true wealth right in your own backyard. He explained that "acres of diamonds are to be found in this city, and you are to find them. Many have found them. And what man has done, man can do. They are not in far-away mountains or in distant seas; they are in your own back yard if you will but dig for them."

At this moment, you are standing in the middle of your own acre of diamonds. Every single day that you walk into your office, you are standing amidst an acre of diamonds. There is nothing but opportunity surrounding you—and all you have to do is do something with it. It's your clients, your prospects, your centers of influence, and your community.

I've learned that everyone knows at least 250 people. In turn, each of those 250 people knows his or her own set of 250 people. Keep going, and pretty soon, the number of people within your reach becomes too high to count. I read a story by one of my favorite mentors, Earl Nightingale, that really drives home the importance of looking right where you stand. He told readers that before you go running off into what you think are greener pastures, you better make sure that your own is not just as green, or perhaps even greener. *It's been said that if the other guy's pasture appears to be greener than yours, it's possible that his pasture is simply getting better care.*

While you are busy looking at other pastures, other people are looking at yours. That is why you have to make sure that you keep watering your own pasture to keep it green and growing. The easiest money that you are ever going to earn is right beside the money that you are already earning. It's right there beneath your feet in your own acre of diamonds.

If an agency principal were to come to me and say, "Where should I start growing my business after I find a good team?" I would reply that the best place to start is your own acre of diamonds—which is your own existing client base. Once a client of mine grasped this concept, he devised a plan: I am not going to send out any marketing pieces for one year. He said, "I am going to focus solely on my own book of clients, my own acre of diamonds, and I'm going to make sure I round accounts, contact them, and fully exploit everything that's going on in their lives before I spend one more dollar on marketing."

When I followed up with this agent to see how his plan worked, he told me, "We had so much opportunity left after the first year that we did the same thing again for another year." For two full years, he spent no money on outbound marketing, focused all of his energy and investments into his own existing book of business, and he actually grew about 11 percent. By rounding out his accounts on a *policy count* versus *client count* basis, he increased the value of his business ten-fold or more. That means if he ever had to sell his agency, it'd be worth a lot more money because his client base is that much more entrenched in their relationships with his agency.

MIKE SAYS: If you aren't sure where to look for business, open up your eyes. You are standing right on top of the best opportunities.

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Action Items

5
Start a Referral Program

Whenever I start talking about our referral program, inevitably someone will cut me off to say, "Oh yeah, we get referrals all the time." When I ask them to elaborate on how they get the referrals, they'll say, "Well, I get a lot of business because I'm a nice guy and we do a good job for people." My next question to such an agent is to ask if their referral system is documented and systematic. At that point, there is a long pause in the conversation. Being nice is important, but gaining an occasional new customer because he or she "heard you were nice" is not the same as asking for and utilizing a powerful and proven referral system.

In the early days of our referral program, we hadn't figured out our strategy in full, but we knew that we needed to do something—and then turn that something into a permanent promotional process. So, we started by sending out a letter. Every time someone sent us a referral—whether or not that referral became a customer—we sent a thank you letter that included a lottery ticket. The letter would say something like, "Thank you for your referral. I really appreciate it. Because I was *lucky* enough to get your referral, here's a lottery ticket. Good luck!"

A friend of mine who had referred a lot of business to me actually won some money from one of the tickets. I saw him at a weekly networking event after he had won, and he ran up to me and said, "Mike, guess what? I won $116 from the lottery ticket you sent me last week!"

That got me thinking all during the meeting, and afterwards, I asked him if I could take a picture with him holding up the lottery ticket. Underneath the picture I would add a caption like, "Jim won $116 by telling someone he knows about our agency." With that photo and caption, we created a green flier (since green is the color of money) that explained to people how they could also win.

We started sending out those green fliers with everything we mailed—and I do mean everything. We sent them in bills and letters and notifications of all kinds. Pretty soon, our referrals started increasing. *It felt magical.* Once the referrals started coming in, we made sure we continued to recognize the people that were referring us business by creating letters (with the lottery tickets included)—and of course, we'd include another green flier with the lottery ticket to keep the momentum going.

That is how our referral system was born, and it has continued to consistently work for us. After we had that system in place for a while, we decided to do even more to stand out, and to improve the program. So, we started partnering with some of our other client business owners. We contacted a client who owned some pizza shops, and I told him, “I’d like to give away a pizza for every referral, and I’ll pay you $ for every pizza we give away.”

Without hesitation he replied, “That’d be great.”

We created a lavender flier that said, “The bearer of this gift certificate gets a free large pizza at Billy’s Pizza.” Every time the pizza shop owner got a flier as payment for a pizza, he’d set it aside, and every week I’d collect them and pay him $5 per pizza. Who doesn’t love free pizza? It was a big hit, just like the lottery tickets.

As we continued to grow, we worked even more incentives into the program. We’ve tried gas cards, $2 dollar bills, and other ideas. What we use changes as the marketplace changes. But one thing that will never change is the fact that people appreciate being rewarded for providing you with referrals. There is really no limit to the kinds of ideas you can implement in a strong program. We have given away grand prizes and monthly gifts as part of our referral program. It’s really all about client recognition. Interestingly, whenever I ask our biggest referral sources why they continue to send us referrals, they tell me that it’s because we take care of their referrals (and not because of the lottery tickets or free pizza). We drop what we’re doing, contact the referral, and make sure that we help them in every way possible.

MIKE SAYS: When it comes to referrals, just be sincere and thank people for the amazing compliment of believing in you enough to recommend you to others.

Our referral program today is massive—and the best part is that it didn't get that way by giving out expensive TVs or iPads. People just want to be recognized, which means that even a thank-you note for a referral is a good place to start. The gas cards are also a good idea because they require a small investment on your part for a big payoff in terms of the smiles they bring. What you do to bring in more referrals doesn't matter as long as it works for you. So, even if it's not on a large scale, doing something is always better than doing nothing.

Our referral program not only gives back to the people who are kind enough to mention our agency to others, but it also enables us to give back to the community. We now make a $10 donation to the charity of their choice with every referral. We ask them what charity they'd like the donation to go to during our follow-up call after we send the thank you card and gift. And, when the program is generating tons of referrals, we add a "Double Your Donation" month to the program, during which we give $20 to their charity of choice for every referral.

That step has created a huge list of charitable organizations that benefit from the referrals of other people, and it's one of the many things that makes our referral system so unique and exciting. I also believe it's also caused our team to become better givers by providing us with more opportunities to positively impact our community. Everybody truly wins.

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Action Items

6
Give Them the WOW Experience

Leaving people feeling W.O.W.—With Out Words—is one of the greatest emotional highs that you will ever experience. I'll never forget one of the moments that left me speechless. My wife and I just arrived at our hotel on the island of Kauai in Hawaii. When we walked into the lobby, the entire area was open and looked right out to the ocean—and right in the middle of it was a magnificent palm tree. Between the warm breeze, the salty air, the sound of the ocean, and that gorgeous tree, my wife and I were without words. That moment in Kauai was a true *WOW experience* for me—and that's the kind of feeling you can strive to produce in your business.

There's a coffee company (you've probably heard of them) called Starbucks. They don't sell coffee at Starbucks—they provide an *experience*. Of course, there is coffee there, but Starbucks' success is not based on having the best coffee on the block. What they offer is the "Starbucks Experience."

No one cares how much you know until they know you care—and providing that WOW experience is one of the greatest ways you can show them how much you care. One of our company partners asked to come to our office a few years ago to find out what we were doing to touch people in our marketplace. I invited him in and showed him everything we were using to reach the market. After three hours, I asked, "Is there anything else you would like to see?"

You know what he said—nothing. He was "W.O.W." (With Out Words). That's where you need to leave people after you touch them—you need to leave them speechless. If you are not engaging people in a manner that leaves them With Out Words, then consider more ways to bring your service and interactions to the next level.

Action Items

7
Broadcast Your Voice

Voice broadcasting is a mass communication technique popularized in the 1990s that broadcasts telephone messages to hundreds or thousands of call recipients at once. It's getting a little tougher to use it for promotion with stricter regulations from the FCC, but about four to six times a year, we still will use it to deliver messages to cell phones and landlines. Voice broadcasting is how we deliver our special holiday messages I mentioned earlier (such as Father's Day, Mother's Day, and Thanksgiving). We choose those days because they are typically filled with more emotion than usual, and if your message is good enough, you might be able to break down a few walls.

One of the things that makes voice broadcasting less effective than it used to be is the fact that most people work at an office where they have an extension. With most people buried under a complex phone system at work, it is becoming increasingly difficult to reach someone directly, but I believe direct lines will begin to reemerge over the next few years. In fact, we just replaced our own phone systems, and we now have direct lines once again.

Voice broadcasting is just one more way to reach your audience. It does have a place, but you have to understand what's going on in your marketplace—and that's something I can share with anyone who wants to know. I was in the grocery store and ran into a client who said, "Hey, got your message the other day, thanks." Audio messages really do work.

Action Items

8
Use Fax Broadcasting

We are living in an era where technology is increasing at an exponential rate. Somehow, amidst all the fancy newfangled gadgets, we have still found a place for fax broadcasting. *Fax broadcasting* is a means of marketing and communicating to your specific target marketplace. A fax-based marketing process is generally automated and uses a one-to-many online fax broadcast service. It may not be the most modern form of media, but it's just one more way to reach your customers.

We don't try to sell via fax; we simply use it to broadcast product updates and nurturing messages. We also use it to communicate with all of our commercial clients each month since most businesses still have dedicated fax lines. Most individuals no longer have fax lines in their homes, so the *hit ratio* is too low to make it worthwhile on the personal consumer side. So, we send the same message that we fax to our commercial clients in snail mail form to our AAA clients.

MIKE SAYS: Voice broadcast and fax broadcast can be effective mediums. They're instantaneous, they're very inexpensive, and they make a difference.

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Action Items

9
Nurture via Email

Email marketing evolved a number of years ago, and in its infancy, it was amazing. It doesn't cost anything to send out an email message, and yet you can reach thousands of people instantly. Anyone who is savvy nowadays can build video and other cool features into his or her email messages for added effect. Of course, now many people have their spam filters in place, making its effectiveness from a marketing standpoint much less than it used to be. We have found, however, that email is still a great medium for nurturing relationships and staying in touch. We send out a monthly nurturing "safety message" to our customers to keep that bond strong and active. Our safety messages are usually tips for safe driving, being careful while on vacation, or how to prepare your home or car for the cold winter months—in other words, anything that would affect something they have paid money to insure.

There's an old acronym known as TOMA, which stands for "Top of Mind Awareness." Email is just another tool in your arsenal (along with all the others we've discussed so far) to keep you and your company at the top of your customers' minds. We use emails to get customers involved in fun giveaways. A few months ago, I got some free tickets to a baseball game as a token of appreciation for doing a last-minute talk for a nonprofit. The date of the game conflicted with my schedule, so I called the office and said, "Let's send a message to our clients about these tickets, and the seventh person to respond will get them." We sent the message out via email and had 131 replies within an hour—it was amazing.

Collect emails whenever you can and add them to your database. You just never know how you will be able to use them in the future. Be cautious not to sell over email. No one wants to be sold in such an impersonal manner. Instead, send out regular emails that are fun or add some sort of value to a person's day in the form of valuable information or even something tastefully humorous.

Action Items

10
Harness the Power of the Web

On any given day, more and more people are going online, all day long, for virtually everything under the sun, from checking their bank account, to reading the news, to watching videos, to posting on Facebook, and of course, to determine what companies, organizations, and people to do business with. That is why having a strong online presence is not an option—it's an imperative for businesses. This presence includes the ability for prospects and clients to access you and your website from their mobile devices since the number of people using their smart phones and tablets for web browsing is increasing at an exponential rate.

People are going online to conduct their research, compare prices, and search for ways to verify a company's reputation and credibility. "Credibility" is your social proof, and it must be present in every facet of your online presence. Make no doubt about it—people are searching for you online, and much of the time, they will base their decision to do business with you on what they find in their online search before they ever even think to contact you.

It's also a wise practice to provide people with an option to submit a quote request online, and if you can create a portal that instantly provides rate quotes—that's even better. It is also critical that you respond to online quotes right away, around the clock, 24/7. If you can respond within minutes of a quote request, regardless of the time the request is received, your chances of closing that deal go up as much as 70 percent. Think about it this way: A lot of people come home from work (i.e. after normal business hours), eat dinner, and then jump on their laptops, phones, and iPads to search for quotes. If you can't provide them with the answers they are looking for at that moment, they will look elsewhere.

On the surface, it may seem like the Internet takes away some of the personal or face-to-face aspects of business, but at the end of the day, people still do business with other *people*—people they know, love and trust. The only difference between now and ten to fifteen years ago is the methods people use to find those individuals. It's a paradigm that you must consider all the way around the gamut, so that you can connect all the dots.

Your website should reflect the fact that you recognize and celebrate the people who make your business so special—which, of course, are your clients. On the main website for our agency, we highlight our clients first.

We don't show pictures of our team because it's not about us; it's about them. We even hired a professional photographer to take pictures of some of our AAA clients, and we feature them on our website home page. Our "About Us" page is where we feature pictures of our team. We also have live video bios of our team members so that people can get to know each one of us.

After we establish our number one priority—our customers—we also feature the charities that we are involved with and support. We've had many people point out that element about our website after they contact us, remarking on how glad they were to see that we support so many local charities. It tells people that we are community oriented, and it fosters a sense of trust and a connection that goes deeper than just insurance.

We have many other features, all designed to get clients and prospective clients to stay longer at our website, thus connecting themselves with us further. This is not always easy to do, since it's been said that more than half of all visitors spend less than fifteen seconds on any given website. We feature links to all of our social media networks, have lots of testimonials (both written and in video form), and we have a blog that is updated with original content at least once a week, for nurturing, educational, and SEO (search engine optimization) purposes.

One of the most useful features on our website is a section called Agency News. This is a page that gets updated month after month, year after year. We feature everything that we have going on in our communities,

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our referral program, and other programs, right there in the agency news section. People can look as far back as five or six years and see what we have been up to. This gives them an incredible sense of security knowing that they are potentially going to do business with somebody that is not only *doing it now*, but has *been doing it for years.* This type of credibility is absolutely critical.

People must also have a way to easily access claims and billing information, 24/7/365. So, we have created this access through an easy-to-use section right there on our website that is constantly updated and tested to make sure that the contact information is current. In addition, we use an answering service so that people are answering our phones anytime the physical office is closed. The answering service professionals are scripted to direct people to access whatever information they need. That means that our "machine" continues to work even when we are not there.

We have found that one easy way to increase our online presence is through the use of *landing pages*. A landing page is a single-page or two-page quick glance that can be quickly changed and used for specific niche marketing programs. The main purpose of landing pages is to grab contact information to help build your email and mailing lists. They are not intended to be deep; they just give enough information to spark interest and drive traffic back to the main website or to call the office. We simply purchase a URL or domain name corresponding to a specific niche, and when people are looking online, they will stumble onto our page, get just enough information to spark some interest, and contact us to find out more.

It's an easy and effective way to quickly establish your online presence in a specific niche market.

These landing pages are accessed through links in email, direct mail pieces, and even PURLs (personalized URLs), which can make it even more personalized. Since the main goal of a landing page is to grab prospect information, we offer them a reason to provide their contact info by offering something of value, like a free report, an educational piece, a book that we have written on a subject, or a complimentary consultation. The landing page contains a quick video briefly touching on that particular marketplace's specific pain and how our service can solve that pain for the prospect, prompting them to opt-in and provide us with their information (such as name and email address) in order to obtain the free gift. Once they do, we now have an open door to follow up with the prospect—and that open door is critical to connecting with people to determine if it's a good fit to do business.

Most importantly, the overriding factor in all of your website operations in today's society is the ***KISS*** method, ***Keep It Stupid Simple***. Keep everything, clean, simple, streamlined, and most importantly, effective. People need to be able to visit your website and quickly find exactly what they are looking for.

> **MIKE SAYS:** Remember, confused people don't act and confused people don't buy. Keep it stupid simple.

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Action Items

11
Shoot More Videos

Video is huge (think *YouTube* and "viral videos"), and because we are a highly visual society, video is exploding. People love to see things, hear things, and experience things, and that is why we use videos in many different ways. We have testimonial videos, educational videos, and promotional videos. We also include videos on our website to enhance our SEO (search engine optimization). The difference between a website with videos and one without is a characteristic that is weighed heavily within Google's search engine algorithm. Including video content will increase the perceived quality of your website and also move your site further up in Google's search results.

You can also add links into emails for easy access to your videos. The sky's the limit—and a good place to begin your video marketing journey is on YouTube. The best part about using YouTube for your company videos is that embedding the YouTube link on your site saves bandwidth, meaning a faster download time for customers when they visit your page. In the description of your video, ALWAYS include a link to your website even if you only place it at the end of your text. This helps both Google and your readers find you. By the end of the video, give viewers a direction to take. Tell them to give you a call, stop on by, or view your website. Be creative and keep in mind you should tailor the production of your video to the needs and desires of your marketplace.

We have a video program attached to our computers where we can generate video emails instantaneously to anybody, including large groups of people. People love it when they get the video emails; it makes “normal” email seem so last decade. Video emails personalize the message; they can see you, hear you, and feel everything that you’re saying. You can even walk people through an application via video. You can hold the application up to the camera and guide applicants through it page by page. We’ve done it and it works, and people absolutely love it.

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Action Items

12
Send Snail Mail

Even with all that the Internet, smart phones, tablets, and other technology tools have to offer, I believe that *snail mail* (mail that goes through the United States Postal Service) is still a critical component of any marketing program. Direct mail is just the best way to reach people. Period.

Direct mail works when you align your mailings with the 3 M's: Marketplace, Media, and Message. The *media* you choose (in this case, sending direct mail) will only work if you send the *message* to your *marketplace* using a targeted list, not just sending something out to anyone. It's most effective to tailor your *message* to a niche such as restaurant owners or small business owners so that you can make the message more specific and relevant to their needs (rather than an overly generalized, wide-net approach that sounds like "Need Insurance?"). You also have to consider what the message will look like (colors, fonts, images, etc.).

If you have never sent direct mail before, start by looking at the pieces that come to your home. I don't know about you, but I have a pile of mail on the table every day when I get home. I look at the mail, and most of the time, everything looks the same. Boring. Think about what kind of direct mail piece your eye would be drawn to—it'd have to be different from the rest of the pile. The number one goal of any direct mail marketer is to get the envelope or the mail piece opened, so make it look different. We have a wide array of unique direct mail pieces that go to a certain marketplace. We use bubble envelopes, fake FedEx envelopes, colored envelopes, airmail envelopes, specialized boxes of all types, silver platters and more.

Action Items

13
Niches Lead to Riches

A *niche market* is a smaller subset of the marketplace on which a specific product is focused. The market niche you choose to target defines the product features you promote to satisfy specific market needs, as well as the price range, production quality and the demographics that the product will impact. Examples of niches within the insurance agency are virtually endless—restaurant insurance, worker's comp, home insurance, commercial insurance, auto insurance (and segment deeper into motorcycles and boats), and the list goes on. If you really wanted to, you could be a laundromat insurance agency.

What you're niche is doesn't really matter—the fact remains that targeting specific *niches* is one of the surest ways to *riches*. Not to mention when you have a few niches that you specialize in, it gives you more authority with the underwriters in your companies because they know what to expect from you and will price accordingly—and that enables you to easily jump from one carrier to another. You can also become more systematic in the way you handle and process all paperwork. When you and your team are dealing with the same niches day in and day out, what are the chances that your people will miss something critical? They'll know those policies like the back of their hand, and that knowledge will come across as *confidence* to your customers.

Dealing with niches also allows you to become the "preeminent expert" in that market subset. People talk, especially within industries. I've witnessed it firsthand at tradeshows, seminars, and conventions. When you become really skilled at servicing a certain niche, people find out, and after a while, you become known as the go-to source of information about that niche market. At that point, as Malcom Gladwell so aptly put it in his book, *The Tipping Point*, "Pretty soon, the paradigm has shifted in your favor." You become the expert that the marketplace turns to for help and advice in that niche, as well as the logical choice to do business with.

When it comes to picking the right niche for you, the first of the 3 M's is most critical: Marketplace. You have to understand the marketplace, and then you have to dig in and figure out what's going on in your prospects' heads because if you don't, you won't be able to determine the best message or form of media to use to reach them.

So, instead of being a generalist—and dealing with all types of businesses and people—hone your book of business down to five to ten different niches. It makes it easier for your team, and it makes it easier for your

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carrier partners to understand and to help you be more profitable. It's a win-win situation that will yield positive results for everyone.

MIKE SAYS: Picking niches to target allows you to become a problem solver and a solutions provider, rather just an order taker—and it builds your value tremendously within the industry.

Action Items

14
Utilize Your Affinities

A lot of people in the insurance business didn't start out there. I know—I was one of those people. When I did make the switch to insurance, I decided that all my years in the restaurant could be of some considerable use. In fact, my knowledge of the restaurant business could make my niche marketing efforts even more powerful. Allow me to elaborate: I began working in my dad's restaurant when I was twelve. When I started making pizzas, the girls in the line beside me showed me what to do. They'd say, "Crimp the edge a little bit more here. Don't put so much pepperoni on there. That's not enough sauce." They taught me the ropes, and after awhile, I was making the pizza dough (I still have that pizza dough recipe and use it from time to time). I eventually learned all the in's and out's of the business—and not just food prep. I learned how to deal with vendors, how to handle quality control issues, how to deal with an army of part-time employees, and much more.

Nowadays, when I walk into a restaurant, I understand everything that's going on in the business and where their frustrations are likely rooted. I know why the mats need to be cleaned every night and why they need to run the filters through the dishwasher every few nights. I also know why their Ansul system needs to be up to date (to prevent kitchen fires), and I understand heat and food-borne illness concerns, including the potential liabilities involved. I've created that *affinity*—that connection based on my knowledge of the industry—and I develop relationships quite easily within the restaurant world as a consequence.

> **MIKE SAYS:** Whatever skills you have or other industries you have worked in can become open doors to develop strong and lasting relationships within a certain niche.

Action Items

15
Collect Third Party Endorsements

With so many agencies—both locally and nationally—competing for business, you can stand out when you allow the words of others to do some of the work for you. A third party endorsement letter is like a testimonial on steroids, and just like testimonials, third party endorsement letters give you the essential credibility you need.

A third party endorsement letter is a letter that a client writes on your behalf on his own letterhead that he sends to one or more of your potential customers—at least that's the way it will seem. In actuality, you are the one who will write most of the third party endorsement letters that come from clients. Here is how it works:

Let's say I have a great commercial client named Dr. Jon, who is a dentist. I'd like to get a letter from Dr. Jon that goes out to all the other dentists in the area whom he knows. I approach Jon and say, "I'm starting a new marketing program, and I need your help."

In my experience, people want to help, so more than likely Jon agrees to hear me out. I continue, "Jon, I'd like to share everything we've done for you with other dentists so that we can help them get better coverage and save them money. I know you are busy, so I've written a letter, and if you don't mind, I'd like to put that letter on your letterhead. I'll bear all the costs and send it out. All you need to do is read the letter, and if you approve, add your signature at the bottom. Then I will send you the list of dentists we plan to send this letter to, and you can add or delete whichever names you like, okay?"

Jon agrees to this since there's not much work on his part and he truly is a satisfied customer. Here is what the letter might say:

> *"Dear Dr. Smith,*
>
> *Hi, it's Dr. Jon, and I wanted to share a few words with you about an insurance agent I know, Mike Stromsoe, and his company, Stromsoe Insurance Agency (siaonline.com). I've been with them for years, and I've always been happy with the service they provide me. But I really saw how exceptional they were after a recent claim I had. They were on the ball and took care of things faster than I ever thought possible. I did not have to take a single minute off work to deal with the hassles that insurance claims can cause—**they handled all the headaches for me!***

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That's why I'm writing to tell you how happy I am to have my insurance with them, and I thought you might like to check with them next time your policy comes up for renewal. If you have any questions about their agency, give me a call, or just call Mike directly at 123-456-7890.

Sincerely,

Dr. Jon

After Jon approves the letter, provides the letterhead, and approves the list of recipients, this letter from a respected dentist goes out to all the other dentists in his network. They're receiving a letter from their colleague endorsing my agency and me. Do you think that would be powerful? Absolutely. A word of advice: Make sure that when you reprint the client's letterhead, you add YOUR phone number so you get the calls from prospects, not Dr. Jon.

I could even follow up the letter with a thirty to sixty-second voice broadcast message from Dr. Jon, recorded right there in his office on my smart phone after he approves the letter. About a week after the letter goes out, I send the follow-up voice broadcast that says:

"Hey, Dr. Jon here. I just wanted to make sure you got the letter I sent last week. If you haven't read it, please take a moment to do so. It could save you a lot of money and ensure that you're properly protected. Thanks, Dr. Jon."

MIKE SAYS: The letter and the follow up voice broadcast speak far more loudly than an ad or even a personal visit from me ever could. When it comes to your business, it's not just what you know, it's who you know.

Here's another great example: I had honed in on the key contact at an association that represents many businesses in the area. I did a little digging and discovered that one of our long-time clients was a friend of this key contact. So I asked that client to write a letter on our behalf. He wrote the letter and included better compliments than I could have written myself. I sent the letter (on the client's letterhead) along with some other testimonials and our guarantee with a note that said, *"We'd love to talk to you. If you have any questions about us, here's a letter from someone that you know."*

After he got the letter, he called our client who proceeded to rave about us even more. A few days later, the key contact called us! He wanted to do business with us, and we never even had to sell ourselves! This is a testament to the power of third party endorsements. Not every client will be the right fit for endorsing such a letter, but keep your eyes open for the right opportunities to make the most of this powerful promotion tool.

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Action Items

16
Write a Monthly Newsletter

I remember the day we first started doing newsletters. It was years ago. We printed them on plain white paper and had to manually peel and stick the mailing labels on each one. It was a painstaking task that required a team effort each month because of the sheer magnitude of man-hours needed to complete the process. We sometimes used first class postage as a way of keeping our list clean. When you mail something first class, the post office will send back the ones with void or invalid addresses, at which point you can remove the invalid address from your list.

We found that first class postage was too expensive to use every time, and we finally resorted to bulk mailings, which was a messy and unorganized procedure. After a while, we realized that we were in the *insurance* business, not the printing or mailing business. We finally found a better system, which is to send the electronic version of our newsletter to a printer who also handles the mailing. Today, we don't see a paper version of the newsletter until it arrives in our mailbox (we always sent a copy to ourselves to make sure things look right).

Our system has come a long way, and so has the newsletter itself. We started with a four-page newsletter on white paper with black ink. After we realized we didn't want the newsletter to look like every other piece of mail, we switched to goldenrod-colored paper. The newsletter is a lot of work, and there are some months that we just don't have time to put one together. So, we started using "61 Second Postcards." We wanted to maintain that TOMA (top of mind awareness) and ensure that we were presenting our customers with something of value every month. So, we started sending out 5 ½" x 8 ½" postcards that included a *themed* topic:

- January—Tips for playing and driving in cold or icy conditions
- February—It's all about love and Valentine's Day
- March—It's the luck of the Irish on St. Patrick's Day.
- April—We talk about glorious springtime and Easter.
- May—Tips for celebrating safely on Memorial Day.
- June—Some ideas for having a fun summer break.
- July—Fireworks safety tips for the Fourth of July.

- August—Ideas for back to school month.
- September—Getting ready for fall (and Labor Day).
- October—Spooky tips for Halloween.
- November—Celebrating family on Thanksgiving.
- December—In the holiday month, the possibilities are endless.

So, on the months that the newsletters do not get prioritized, we mail out the 61-Second Postcard as a way to keep in touch with people. We also include a PDF version of both our newsletters and postcards on our website in case someone doesn't get one in the mail.

Whom do we send these to? *The answer is to as many people as possible.* We send one to all of our clients, other names in our database, and to our center of influence list—which is a list of people who are not clients but are influential in our local community. It keeps us in front of them, and it reminds them to contact us. A lot of clients will contact us out of the blue and say, "I just got your newsletter, and it reminded me to call you."

After we started sending the newsletters consistently, we saw retention skyrocket, which affected our bottom line by at least three points. What does that mean in terms of revenue increase over an eight to ten year period? Here's how to figure it:

Write down your annual revenue number, and then calculate three percent of your revenue. Then take that annual revenue increase and multiply it by the lifetime span of a customer (eight to ten years is a good average).

If you think you'd like to have that much more revenue, then it's worth nurturing your clients with a newsletter. I have found that over the years it's meant up to seven figures for our business.

When it comes to newsletter content, the more personal and relatable the better. We always like to include a personal story from a team member or a client, a featured client of the month, and a trivia section. I was recently helping a client of mine determine what to include in his newsletter. He was considering adding his picture on the front, but I told him to make it even more personal. One of this client's passions is helping less fortunate youth. He actually brings kids in off the street and makes them part of his family. So, I told him to take a take a picture of his entire family (including all the kids he's taken in) and make that the focus of the newsletter. Even though it doesn't pertain directly to the insurance business, I told him, "What better opportunity than to share your story with people? They will instantly get to know you. They will know where your passions lie, and they will know where your heart is."

For our featured client of the month, we also sent them a Harry and David gift basket along with the title. A few years ago, a client had received the gift and called us to thank us. The client left a long message stating how he and his wife couldn't believe it when they got the basket. After all, *how often do you get a gift for buying insurance?* Always be thinking of ways to go above and beyond for your clients to make them feel special.

If you are going to include an article, make sure it was written by someone on your team (not just copied from the Internet). This gives your team ownership in everything that you're doing. In terms of pictures, photos of kids and animals seem resonate with readers. In our newsletters, my grandkids are often in the spotlight. We've appointed our grandkids to be the Directors of Safety to protect our clients (through safety tips in the newsletter). People love it—and when they see pictures of smiling kids on an insurance newsletter, it stands out.

It doesn't have to be about children; the point is to match your personality to what's going on in your agency. You may think people won't read some newsletter from their insurance agent, but if you think that, you are underestimating your own importance. This is an important relationship for them—after all, you are protecting everything that they have to lose.

MIKE SAYS: Your clients have already put a great deal of trust in you, and chances are, they are going to want to hear what you have to say.

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Action Items

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17
Send Birthday Greetings

Who doesn't love celebrating birthdays? Birthdays are special days, from the first one to the 90th one and beyond. There are presents, cake, and the feeling that all eyes are on the birthday boy or girl. Your clients each have their special day, and we decided many years ago to honor that special day every year with a personal birthday card.

There are lots of different ways to distribute birthday cards. In the past, we used a free online program where you can print a card out that has been personalized with the client's name and birthday. Now that we send out around 250 cards a month, printing each one out and hand addressing them became too time consuming. We now use a different online system that is much more streamlined but still allows us to personalize the cards, and even has the option to add photos if desired.

We send birthday cards to anyone in our system who is age twelve or older. We chose age twelve because in four years, those pre-teens will be getting their driver's license (they'll need car insurance). Then, just two years after that, they could be on their own (they'll need every other kind of insurance). If they're on their own, and they're going to buy their own insurance, we want them to think of us when they reach that stage in their lives.

There are so many ways to acknowledge the special people who are the reason you are in business. In addition to sending cards, get social media involved in the birthday recognition. If you wanted to touch somebody halfway throughout the year for no reason, you could send him or her a "half birthday" card.

Every one of us has one day during the year that is our own special day. Birthdays seem to transcend age and rank and almost have a magical feel to them. So recognize that day for your clients because you'd like someone to do the same for you, and it will further strengthen the relationship.

Action Items

18
Make Your Mail "Lumpy"

Lumpy mail is another form of direct mail with the difference being, well, it's "lumpy." We like to send out bubble mailers with some bulky mystery item inside. A few years ago, we were listening for what was going on in our marketplace, and we identified that health insurance was a big problem. I shut my door, turned off my phone, and handwrote a three-and-a-half page letter about ways to solve health insurance issues that our customers were experiencing. We made copies and put them in envelopes that we knew would not tear, and then we put a bottle of customized-label hand sanitizer into each envelope to create the "lumpy" effect.

We sent these out to our existing AAA clients because even in our top echelon of clients, our book of business is still tremendously undersold. We are consistently trying to build upon our existing client base, and we see it as a tremendous area of opportunity.

When the lumpy envelope arrives in the mail, people are curious about what's inside. When they open the envelope, the message inside has to be good enough to get their attention—and that hand-written letter got their attention. Are you aware you can mail a watermelon, by itself, without a container? You can mail *anything*, as long as it has proper postage on it. It's also helpful to mail it to yourself first to see how long it takes and in what shape it arrives.

MIKE SAYS: Whatever you decide to mail, the important thing is to be different and align it with the 3 M's.

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Action Items

19
Launch a Lost Souls Campaign

From time to time, we get some "dead" clients—people who used to have policies with our agency, but for whatever reason, they decided not to renew with us. A certain amount of attrition is just a part of business, so we should just chalk those up as a loss and move on, right?

Not even close.

We love to market to people who used to be our clients. As long as the reason they left had nothing to do with something we personally did or said, we've found that they will be willing to come back if you make the right moves.

We found another diamond when we started with a large list of people who used to do business with us, and we decided to launch a lost souls campaign. We sent them each a hand-written letter on a yellow piece of paper, and sent it out in an airmail or goldenrod envelope (anything that will stand out). The letter says:

"I know you left our agency for reasons that were important, and if we did something wrong, I apologize. We want to see if we can make it up to you, and if you are still looking for the best rates, we'd like the opportunity to talk with you again. We have some new carriers who are featuring some exciting programs, and we'd like to make sure that you're able to take advantage of every one of the discounts that are available to you."

The overall tone of the letter needs to be apologetic. Make sure that you don't place any of the blame on them for leaving. Assure them that you know they must have had a good reason.

This area of the marketplace is so vital because it represents an entire group of people who have heard of you and know what you do—and if somebody's done business with you before, he or she is four times more likely than that to do business with you. In some ways, lost souls are almost as strong as referrals. They are already connected to your business in some way. So keep that list of lost souls as an open door for marketing opportunities, reach out to them, keep them in the loop, and communicate with them from time to time to see if you can bring them back into your circle of safety influence. Once again, it's just one more way to continue to grow your business profitably.

Action Items

20
Become a Marketplace Researcher

The 3 M's are the heart of your promotional process. If you want to grow your business, then it's critical to understand how the *market*, your *message*, and *media* options play into your marketing programs. One of the most critical steps to take in order to understand the marketplace is to study it—and that is why we created our marketplace researcher form. A *marketplace researcher* is a form that we've created with a number of questions on it. We use this form to guide conversations with our best clients. Here is how you approach a client:

"Hey, Steve, it's Mike. I'm starting a new marketing program, and I'm wondering if I might be able to get your help in developing this program." (Remember, people love to help.)

Steve might say, "Yeah, Mike, I'd love to help you. What can I do for you?"

I continue. "What I'd like to do is buy you a cup of coffee or lunch and spend a few minutes with you to pick your brain on what's going on in your marketplace. How does that sound?"

"Yeah, that sounds great."

"How about Tuesday at 10 am? I'll meet you over at your office. Does that work for you?"

At the appointment, I will ask Steve my predetermined marketplace researcher questions that dig in to what he's thinking, what makes him happy, where his passions are, what he worries about, what he reads, how he responds to snail mail and what types he receives, and even what day he reads his mail.

If you want to reach the marketplace, you have to know all of this and more. You can't create a message for that market until you understand completely what they're thinking. Get the answers "straight from the horse's mouth" rather than try to guess what people want because you are not a mind reader. If you simply ask for this information, you've got a huge head start on creating an effective message to reach them.

MIKE SAYS: You've got to find where people hurt, so you can provide the cure.

Like a doctor treating a patient, you can't know where the pain exists until you do an examination. The marketplace researcher form is like performing a check-up on our market. Do your homework, connect with your marketplace, and understand what's going on inside of their minds, as well as the current moods of the moment. It's absolutely critical if you're ever going to create something that will resonate with the marketplace.

Imagine you had to reach 500 people with an urgent message. This message simply MUST be heard and seen by all 500 people. For a matter of such extreme importance, what would you do to ensure that the message was received? Would you send an email? Maybe place a call? Perhaps you'd send a letter? A fax ? A text message? A video? Reach out via social media? Chances are, you'd use all of those ways to connect and more to make sure 100 percent of your intended audience got the message. Why treat the communications from your business any differently? The message you want to spread to the marketplace is too important to rely on only a few media sources to deliver that message.

Everyone of us is different. Some of us are visual—and we respond well to videos and other visual media. Some of us like to absorb through reading—and we respond well to emails and other printed information. Some of us are auditory—and we respond well to recorded audio messages. Some of us are tactile—and we want to feel and hold something in our hands like a direct mail piece. Why willingly exclude any of these types of people within your marketplace? That is why you set your goal to reach 100 percent of the marketplace using 100 percent of the tools available to you.

Put your messages out there in every form possible—and watch the business that will come flowing to you as a result. Be real with your messages, be honest, and be sincere. You'll find that when you give of yourself, people are going to give of themselves as well.

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Action Items

Leave People Feeling WOW (With Out Words)

The isurance industry does something no other industry can boast—***we provide people with something they will only have to use when something unpleasant, unplanned, painful, or horrible happens***. Sounds delightful, doesn't it? That's probably why so many of the large insurance providers who advertise nationally have tried so hard to make their products seem a little less unpleasant through the use of cute, cuddly mascots and funny ads—anything to draw attention from the fact that you'll only use their products when something bad happens!

So, I guess that means you can't have fun, and you can't leave your customers feeling that WOW feeling. WRONG. Our business has proven that with the right **People** working beside you, the most efficient and effective **Processes** in place, and the most heartfelt, personalized, and unique **Promotion** out there in the marketplace, you can become a company that people are talking about.

Imagine overhearing the following comments:

- You will not believe what just happened to me—it absolutely made my day!
- I just got the coolest thing in the mail!
- Can you believe they remembered my birthday, our anniversary, and where we vacationed last year?
- I cannot WAIT to go back there.

Now, imagine people saying those things about an insurance agency! It IS possible using the three P's—and here's why: It doesn't really matter ***what*** it is you sell, whether it's insurance, cars, or shower curtain rings. People want to do business with *people*—not companies. Finding a way to connect with your customers can be much easier than you think... it's often as simple as being yourself! There is a saying hanging on my office wall that says: ***"In the world where you can be anything you want to be, be yourself."*** Be the kind of person you'd do business with—and you'll find your business overflowing with reciprocal goodness.

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The Final Secret to Becoming Unstoppable

Do you *truly* want to be unstoppable? If you do, you've already taken the first step to getting there, simply by picking up this book and becoming coachable. See, there's one thing that every great producer and every successful businessperson have in common—the ability to remain open and teachable.

It's easy to start thinking you're all set—that you know it all—and as a result, you close yourself off to new information and outside advice of any kind.

It's called ***being a silo***.

When you're a silo, you're full of good information; you have everything you need to know, right there inside you. You have been there, done that, and there's nothing someone else can share with you that you don't already know or couldn't figure out yourself. When people become silos, they sound like this:

- "I've been doing this 25 years.
  I don't need any help"
- "I'm a smart person; I can figure this out."
- "I'm too busy to be around like-minded people to learn best practices."

It doesn't matter the reason—they'll always have an excuse for why they don't want to read a new book, attend a seminar, or listen to some good advice. And that's absolutely what they are… EXCUSES. Well, the problem with that is this:

**If you always make an excuse why you can't,
you'll never find the solution for how you can.**

Like so many of us starting out in our careers, I had nothing. I had to take a second job to pay the hospital bill when my daughter was born because I could not afford insurance. I was working too many hours and not seeing my family enough, and I had no idea how life was going to improve. I had no plan, no vision… nothing to hope for. I seemed to be staring at the reality of doing the same thing, day after day, and month after month. I didn't know about investing in myself by reading books, listening to self-improvement and business-related audios, joining mastermind groups, or hiring a coach who could pull me up to a higher level and tap into the greatness that we have such a hard time seeing in ourselves.

If you don't take the time to invest in yourself, you are committing one of the greatest wealth and business building crimes possible. If you are not a part of a coaching group, if you are not a part of a mastermind, if you are not reading books every week, then you will simply not get to where you want to be in business or in life.

You think you're too busy? Well, here's the thing about time: It's evenly distributed. We all have 24 hours a day, and the most unstoppable people I know (who happen to also be the busiest people I know), find the time to invest in themselves daily.

You don't *have* time; you *make* time for what matters most in your personal and professional life. If you don't know how to manage your time, it's because you are focused on the wrong things. If you want to earn more money, your focus should be on those activities that provide "the fastest way to the cash." If you're prospecting and getting no good leads, change the way you're prospecting! If your spending time with prospects who don't intend to buy, remember that you are there to serve and help others, and the only way to do that is to spend more time with customers! Conversations are nice, but I assume you are in business to earn money, secure your future, and change lives. So, find where your time would be of the most value—and if you aren't sure where that is, then that is a prime example of why you need a coach.

The right teaching and coaching is what enables you to stop spinning your wheels and gain some much needed traction. A great coach helps you see where your time and talents would be best served. Great coaches, mentors, and advisors see things you can't see because, quite frankly, it's pretty darn impossible to have a clear and unbiased perspective on your own life and decisions. That's why you absolutely need that all-seeing third eye that is a coach.

Today, I invest a minimum of 10 percent of my income in "becoming more" through books, seminars, coaches, learning, and anything that will support my current goals. While attending a seminar, I was privileged to have legendary Academy Award winning actor Sir Anthony Hopkins as one of the guest speakers. Mr. Hopkins was asked on stage, "Tony (because that's what he prefers everyone call him), do you have an acting coach?"

Mr. Hopkins replied, "No, I don't have an acting coach. I've got about seven or eight coaches."

One of the greatest actors in the history of acting—a man who seems to be able to play any kind of role with any kind of accent—has seven or eight coaches, even after all these years. He explained that he has a voice coach to teach him proper dialect and a coach that teaches him voice inflection (when to raise it and when to come down to really sell the character). Among his other coaches, he also has a live theater coach, a film coach, and a movement coach that teaches him how to move on stage versus on a movie set.

People may think, "Why would one of the greatest actors in the world need a coach?" And that, my friends, is where we've got it all backwards. ***It's because he has coaches that he is among the greatest of all time.***

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No matter how successful I become, I will never stop seeking coaching. Sometimes it may seem you know more than your coaches, but here's the real secret: All you need is that one idea, that one spark that can revolutionize your business and your life. If you are a silo, commit to breaking free today.

Everything in this book IS possible and YOU can do it; YOU can have the same or even more success than others and I currently experience. The key to this success is making the right choices. It is critically important that you are committed—and that you implement, execute, and take action!

Here's to your unstoppable success!

Mike

"Whatever your past,
you have a spotless future."

– Darren Hardy

Who is Mike Stromsoe?

After working in the restaurant and produce businesses, Mike Stromsoe joined his father's insurance agency in 1986. He then started his own successful agency that he and his wife still run today, along with two additional businesses.

Among many things, it is Mike's core belief that you get what you give in this world—and his true passion is teaching and inspiring people who want to be taught and inspired.

Mike Stromsoe, "The Unstoppable Profit Producer," continues to change the lives of entrepreneurs and help them create revolutionary results. Mike is touted as *America's Leading Authority on Agency Business Success*. He continues to show thousands of others just like you how to implement his Proven Three-Step Blueprint—**People**, **Processes** and **Promotion**—in their business.

Developed through 29+ years of research, Mike's thinking and guidance provides entrepreneurs with the knowledge and tools they can quickly implement in their companies to help them grow, create financial security, and give them more freedom. Since Mike still owns and operates his own agency, affectionately called "The Living Agency Laboratory," Mike and his team continue to refine and bring to market ONLY the tools that work.

Mike has been there, done that, and is still doing it—and his life's mission is to help others achieve the tremendous success that he has earned with the right people, processes, and promotions in place.