

## BACK TO THE FUTURE!

Now is the time of year when just about every insurance professional is focused on just one thing - finishing the year up strong! There's lots of activity around tying up loose ends, prompting fence-sitters to take action, and meeting annual quotas. But I believe that now is also the perfect time to turn our thoughts towards making next year different. I always get reflective at this time of year about setting new goals, streamlining or creating new systems, and avoiding the pitfalls I discovered during the past year. I'd like to invite you to do the same. Take some time over the next weeks to turn your thoughts from the past and present, and focus them back to the future...

A good place to start is with goals. I'd challenge you to begin your goal setting not by thinking about your target for the next year, but by spending some time developing your vision of where you'd like to be 10 - 20 years from now. What would your ideal life look like? How much would you be working? What kind of work would you be doing? Where would you be living? How would you spend your leisure time? Once you have a clear picture of where you'd like your life to be, the *how* becomes clearer too. In other words, if your plans call for a book of business twice the size of your current book, the net gain you'll have to create in policies or assets each year becomes apparent. If your plans call for fewer days at work (in spite of the increased book of business), then new and better systems are in order, coupled with increased staff at some point.

Your plan of action in the coming year and the years that follow really is determined by your overall goal. Most people I know have vague goals and ideas about the future - if any. I'll hear things like: "I want to make enough money to retire on." or "I want 4,000 policies in force." (A possible goal for P&C agents.) While the first stated goal is obviously not very definite and not terribly motivating, the second goal is a problem as well. When someone tells me they have a goal like the one I've stated above (4,000 policies), they usually set it because they have calculated the revenue from that book of business. And that's where the trouble starts. Because along with having a book of business that size come some challenges. First is the matter of getting there. Then there's the matter of servicing all those accounts, followed by the role the agent will have in maintaining that business. Without having a compelling vision of where you're headed, the rest of the picture doesn't fall into place, and the results aren't what you want.

Having said that, here's an interesting paradox... When you have a clear picture of where you want your life to be and develop a general plan of action to achieve it, the details of getting there *aren't that important!* Let me explain. There's a success concept of defining your goal, developing a general plan, and then *releasing your attachment to the goal!* By that I mean letting go of your preconceived notions of exactly how you're supposed to get there. As Brian Tracy has stated, "Act boldly and unforeseen forces will come to your aid."

Here's an example of what I mean by releasing your attachment to the process of realizing your goal. Let's say that part of your plan for success requires you to add 500 policies this coming year and you develop a plan of action to generate 10 new policies a week. Don't misunderstand me, creating and executing this part of your plan is important. It's just that sometimes we lose sight of the forest for the trees. Sometimes, when we're focused only on the process at hand and lose sight of the bigger picture, we miss opportunities handed to us. Our attachment to our process of reaching a goal is so strong that we don't realize that sometimes we're running down the wrong path. We'll set the goal of generating 10 new policies a week, decide how we'll accomplish that, then put our heads down and charge forward. When we put our heads down and get overly attached to our process, we forget to make course corrections. We stop looking for better ways to achieve our goals and miss opportunities being handed to us.

A key to success then, is to develop a clear picture of your ideal life and create a general plan of action to achieve it. Then break your general plan down into smaller, manageable parts and develop an action plan for achieving those interim goals, incorporating persistent and consistent action. And then, release your attachment to the details. Let yourself be open to new ideas and methods. Be inquisitive. Be self-confident enough to admit you had a good method, but found an even better one. Spend your energy and emotion finishing this year up strong, but also take some time this year to turn your thoughts back to the future! You and your future will be glad you did!

Written by Michael Beck, President of Exceptional Leadership, Inc., a leadership development and executive coaching firm dedicated to creating exceptional leadership for higher profits and greater job satisfaction. Michael can be reached at 877-977-8956 or [mbeck@XLeaders.com](mailto:mbeck@XLeaders.com), and you can learn more about the company and these ideas at [www.XLeaders.com](http://www.XLeaders.com).