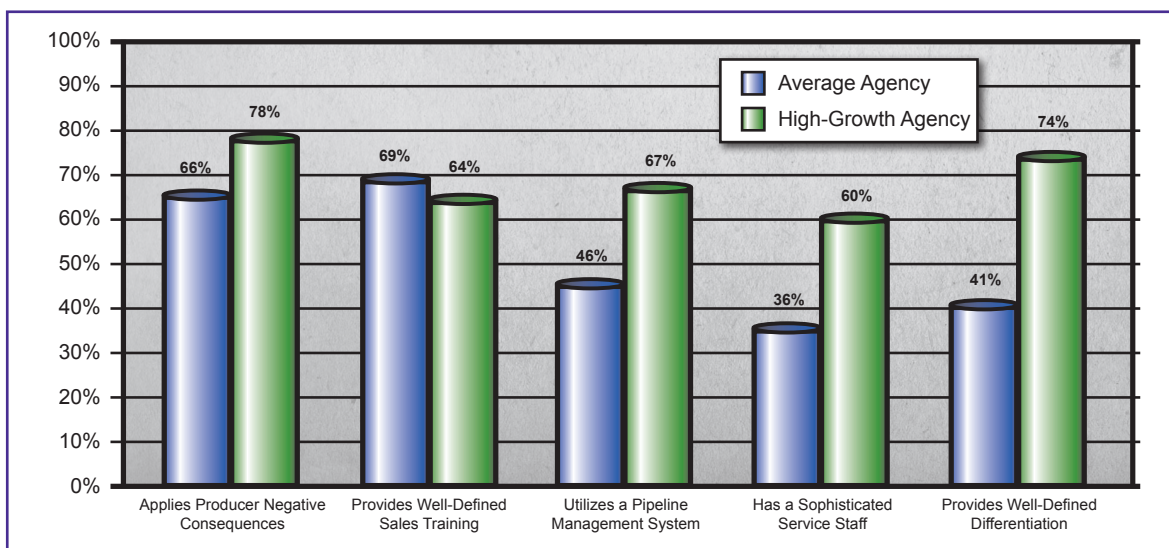


Hit Your Numbers in 2012

Growing organizations concentrate on what they can control year in and year out. Economics 101 says that if you need to reach your organic growth goal, the options are to increase price, add new products or sell more existing products. In the insurance world, the best option is to sell more existing products. The other two options are limited. While there are several strategies that could impact growth, the following are key components in building a sustainable growth model:

- *Applying Negative Consequences*
- *Sales Training for Producers*
- *Pipeline Accountability Systems*
- *Sophisticated Staff*
- *Differentiated Client Offering*

The graph below illustrates the key drivers of organic growth. As of June 30, 2011, the average agencies represent the bottom 75% of agencies in our database in terms of organic growth (average organic growth is 1.2%). The high-growth agencies represent the top 25% in organic growth, with an average 11.0% in organic growth rate.



While executing on an organic strategy is the challenge, the first step is comparing your organization to each measurable metric. For example, do you enforce negative consequences for producers who do not hit their sales goals? Taking a step back, are those expectations communicated and defined to the producers? Before enforcing negative consequences, it is critical that producers know and understand their sales goals. If producers are not meeting their expected goals, find coachable moments in their shortfalls and enhance their sales techniques through training. Ask similar questions for each of the key drivers of organic growth.

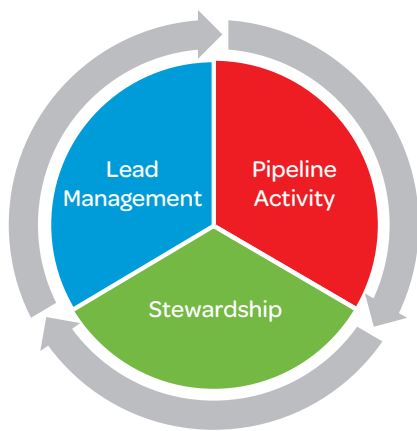
The results of growth cannot be changed until measured and benchmarked. With the new year approaching, now is the perfect time to regroup your sales team and implement a solid game plan for hitting your numbers throughout 2012. Whether measured monthly or quarterly, you can be certain that a fresh approach will motivate and inspire your sales people.

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The easy to use technology allows agencies and brokers to track pre-appointment activity, track and monitor producer sales activity throughout the sales cycle, track service commitments relative to customer accounts, and provide customized, stewardship documents to clients.

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