

# BE A FANATIC ABOUT RESPONSE TIME

*Respond to questions and concerns quickly, whether it's in person, on the phone, or by e-mail. This includes simply acknowledging that we got the question and we're "on it," as well as keeping those involved continuously updated on the status of outstanding issues.*

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Now that it's Wednesday night when I finally got this out, the irony of this week's fundamental can't be lost on anyone. In general, as all know, I am nearly always late for something. Although important, if we explore this fundamental a bit more closely it's actually not about being punctual. The idea here is actually about clear and proactive communication. It's a general human principal that if they don't hear otherwise people will generally believe, in spite of tremendous efforts that may be going on behind the scenes, that their problem or planning is not being worked on at all. Further, the more precise issue is are we doing what we said we would do? If a client asks for a follow up on his or her policy returns, a change of beneficiary or is expecting a follow up email or meeting, do we deliver? Do we offer a specific time frame to get something done or offer a time frame and deliver within the time frame we offered every time all the time? Do we respond quickly and use our imagination, fellow team get things done quickly and efficiently as possible? Nothing builds credibly more than to do what we said we would, on time, every time. In our business, time kills all deals.

Several years ago, we were working on a nice size case. It was in underwriting and it was taking weeks to get the APS's. It was a battle to get them and we were fighting with the doctor's office every day. At some point I was fed up and I drove over to the doctor's office with a bottle of champagne with full intentions of bribing the office staff to give me the APS's right then and there.

They were in shock over my "offer" and we had a good laugh; I walked out with APS. Then on to negotiating the final offers with carrier and on and on and on. Finally, after beating the insure underwriter into submission and getting the preferred offer, I proudly called the client to set up a meeting. Many weeks had passed but I was excited to deliver the news and the policy. The conversation with the prospect went like this, "Ken, I didn't hear from you or anyone for weeks. I didn't realize you were even still working on this and I'm sorry, but I bought a policy from someone else."

For a long time, I blamed the prospect and quietly accused him of lack of integrity by going to another agent. It took me a long time to recover from this devastating blow, but after I honestly reflected on the lesson, it occurred to me that this was really about a lack of communication and follow up. I had not set a clear path for the process nor had I communicated anything to the prospect about what I was doing in the backroom to achieve his goals for him. As a result, he thought I was asleep at the wheel. This experience was in fact the reason we began describing our underwriting "process" and articulating up front all the steps we would be taking and more importantly communicating those steps and time frames as we did them for the clients. Being a "fanatic about response time" not only builds trust it builds our business.