

A VALUES COACH SPECIAL REPORT

The Invisible Architecture of an Insurance Agency

**A series of articles written for *The Emblem*, a magazine
published by Auto-Owners Insurance Company**

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Values Coach America™

**Transforming People through the Power of Values
Transforming Organizations through the Power of People™**

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This series of articles was featured during 2007 in *The Emblem*, a magazine that Auto-Owners Insurance publishes for independent insurance agents. Auto-Owners is a 95-year-old company that is a member of the Fortune 500, and which takes values *very* seriously.

Joe is also the coauthor with Auto-Owners Chairman and CEO Roger Looyenga of the book *Take the Stairs: Leadership Lessons Learned from a Lifetime of Service with Auto-Owners Insurance Company*.

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Article 1

The Invisible Architecture of Your Agency

by Joe Tye

1,019 words

When a new client or prospect first walks into your agency, their initial impression will be created by the physical surroundings. They will have a very different impression if you're in a fancy new office building with a fountain in the lobby than if you're located in a rehabilitated warehouse down at dockside. Knowing this, you've doubtless put a lot of thought into the design and furnishing of your space, probably with professional help to make sure you get it just right.

But lasting impressions aren't created by things that can be seen by the eye, are they? Rather, they're created by the unseen qualities that spark emotional reactions. This emotionality is vital to the future of every business, including that of your agency. But most business leaders don't put the same detailed thought into the design of this Invisible Architecture that they invest in physical design. If you take the time, though, it can be one of the best investments you'll ever make.

In my last article for *The Emblem* ("Enhancing the Value of Your Agency," June 2007), I outlined nine practical strategies for building a more valuable insurance agency. You probably noticed that all nine of these strategies were what my business school professors would have called "soft" skills (for example, values and culture). There was nary a word about marketing, pricing, or competitive strategy in hard and soft markets.

In this and my next four articles, I'll describe strategies for designing what I call the Invisible Architecture of your organization. Invisible Architecture begins with a foundation of Core Values – that's what I'll cover in more detail in my next article. The behavioral expectations that are required to live these values establish your Organizational Culture,

which is the only sustainable source of competitive advantage in any marketplace. Culture in turn influences the Workplace Environment – the emotional and spiritual pulse of your organization. And finally, these factors determine the Perceived Identity of your agency – the pride (or lack of pride) that your people feel when they answer the universal icebreaker question, “What do you do?”

You have probably learned something about the distinction between left brain and right brain. The left brain is the bean-counter and the right brain is the poet, to put it most simply. As we will see, designing and building the Invisible Architecture of your agency is largely a right brain exercise.

The Left Brain Counts but the Right Brain Matters

Left brain (logical, linear, problem-solving) and right brain (emotional, nonlinear, and creative) each have a place in enhancing the value of your agency. Left brain attributes such as accounting, marketing, and strategic planning are necessary to create a good company – in fact, can help you develop a *very* good company – but right brain attributes such as courage, passion, enthusiasm, loyalty, and creativity are essential if you wish to build a *great* company. Most organizations have a strong focus on left brain; the best create a balance between the two. Here are some of the ways that the two thinking hemispheres of the human brain interact:

- Left brain is what you do; right brain is who you are.
- Left brain is management; right brain is leadership.
- Right brain innovates, left brain optimizes.
- Left brain can define a vision and create the plan for fulfilling that vision, but it takes right brain to inspire people to follow you toward the dream.
- You cannot measure right brain attributes like enthusiasm but you can see them in the smile of a customer service representative; you can measure left brain attributes like quarterly revenues and expenses, but you cannot see them except as abstractions on paper.

- Left brain qualities aren't contagious; right brain qualities are. You can't "catch" accounting skills, but toxic negativity will infect an agency faster than the flu bug spreads through a kindergarten class.
- Especially in the short run, left brain attributes are a given; you cannot "decide" to be a math whiz. But right brain qualities are more often a choice – you *choose* whether to be positive or negative at any given time.
- Left brain problems can be left behind at work, but you bring right brain emotions home with you, for better or worse.
- They teach right brain skills in kindergarten, but after that you're on your own.
- All left brain is boring; all right brain is chaos!

Designing and Building the Invisible Architecture

Following are the four key dimensions of Invisible Architecture that we'll be covering in the months to come:

Values: Most organizations have a statement of values posted on the wall somewhere, but very few have effectively utilized their values as a resource for recruiting and retaining great people and to effectively compete for loyal customers.

Culture: Culture is to the organization what character and personality are to the individual. Culture is the only sustainable source of competitive advantage, because it is the one thing that no competitor can copy or steal.

Environment: The emotional climate of your agency workplace is the most important determinant of whether people feel engaged in the work itself, or are simply going through the motions for a paycheck. Unfortunately, a small number of negative people can poison a workplace the way one or two smokers quickly fill a room with toxic cigarette smoke.

Identity: This is the external identity of the organization as perceived by people on the inside. It is how people answer the question "what do you do?" This identity substantially determines the degree to which people take pride in their organization and in their jobs.

It's the difference between answering that icebreaker question with "I'm a nurse in the Peace Corps" or "I'm an account executive at Enron."

Each of these elements of the Invisible Architecture of your agency is amenable to your influence. In fact, I would go so far as to say that influencing these four dimensions of the Invisible Architecture is the most important of all leadership responsibilities. In my next four columns for *The Emblem*, I'll share with you practical ideas and strategies for designing and building your Invisible Architecture.

Graphic

The Invisible Architecture of Your Agency

Perceived Identity

Emotional Environment

Organizational Culture

Core Values

Article 2

Core Values are the Foundation of Your Invisible Architecture

by Joe Tye

1,232 words

In my last article for *The Emblem*, I outlined four elements of your organization's "invisible architecture:" core values, corporate culture, workplace environment, and projected identity. In this issue, I'll share key elements of a successful values training initiative. This is one of the most important investments you can in your agency, since how you define your core values says everything about what the agency stands for, and what it won't stand for.

Auto-Owners Insurance is a great example of a company that takes values seriously, and it pays off in a big way. Through hard markets and soft, Auto-Owners has been growing and profitable, and has been highly successful in recruiting and retaining great people. The last two years have been the most profitable in the company's history; CEO Roger Looyenga attributes much of this success to the fact that Auto-Owners expects every associate to live up to the company's ten core values.

In the years that Values Coach America has been conducting training on values-based life and leadership skills, we've learned many valuable lessons about how to assure a real and lasting impact, both in the lives of individual participants and on the organization. In this article, I'll share with you some of the most important of those lessons.

Distinguish between values, behaviors, and outcomes

Many values statements include a blend of values, behaviors, and outcomes. For example, "enthusiasm" is a core value; "professionalism" is a behavior; and "service excellence" is an outcome. If you desire to achieve service excellence, start by convincing people that being more enthusiastic will help them be happier in their personal life, and being more professional will help them be more successful in their professional life.

Distinguish between personal values and organizational values

Your organization no doubt values excellent customer service, but it's unlikely your people go home and talk about customer service over the dinner table. Helping people connect their personal values with the organization's goals is one of the most effective means of achieving genuine buy-in to those goals.

Put it in writing

And not just in the statement of values hanging on the wall. Be creative. Think of other approaches to keep your values front-and-center. One of our clients incorporated values into every job description. Another commissioned us to write a book about their values, and for Auto-Owners we helped create several multimedia training programs.

Claim a value that gives you unique positioning

It's unusual for a small community hospital or a farmer-owned cooperative to claim "innovation" as a core value, yet both Griffin Hospital and West Central Coop have done just this. Through its ownership of The Planetree Alliance, tiny Griffin is having a nationwide impact far out of proportion to its size. West Central has become one of the world's largest producers of biodiesel fuel. For each, claiming innovation as a core value has encouraged out-of-the-box thinking and willingness to take risks considered too radical by their peers. Please note my use of the word "claim." Griffin and West Central don't merely *proclaim* innovation as a value, they *claim* innovation as a source of competitive superiority.

Give your people something to crow about

Use values training as a means of fostering pride in the organization. Pride is more important than a paycheck when it comes to promoting loyalty. Pride is the difference between answering the universal icebreaker question with "I'm a nurse in the Peace Corps" versus "I'm an executive at Enron."

Specify behavioral expectations

This is where the rubber hits the road. It's the difference between values that are commitments and values that are merely good intentions. For example, if "honesty" is included in a values statement, people should know specifically what that means in their jobs. What does it mean to be honest in giving a performance appraisal? What would honesty dictate if one were involved in a conversation involving gossip and rumors?

Prepare in advance for inevitable values conflicts

One of the reasons Enron crashed was that many of its people got stuck in a double bind where they could honor one value – loyalty – but only at the expense of dishonoring another value – honesty. Every parent who has been told his or her child needs “tough love” is placed in an analogous position. These tough choices are inevitable; thinking about how to make them in the context of core values can assure that the right decision is made.

Make values integral to your training process

Values should be an integral component of your recruiting and retention. Some organizations have people sign a statement agreeing to honor those values as a condition of even being interviewed. Your values should be included in orientation, and should be the subject of ongoing training. At Auto-Owners, each of the company’s ten core values are presented by a senior officer to convey the importance they ascribe to those values.

Values should not be optional

The reason most Auto-Owners associates can repeat the company’s values from memory is that it’s expected of them. By creating the expectation that people will know and live those values, by including values in training programs, and by making them ubiquitous (it’s not unusual to see the ten core values posted in an associate’s cubicle, even though each associate has discretion regarding what is posted on their walls), Auto-Owners has created a solid link between values and behaviors.

Focus values on key operating challenges

Since values are a prime human motivator, bringing them to bear on the organization’s biggest challenges can bear substantial fruit. We were working with a large urban hospital that had serious staffing shortages and a high attrition rate. One of the things we did was create a custom audio CD entitled *B4U Leave*, which the human resources department could give to any employee who submitted, or threatened to submit, a resignation. The CD asked people to think about their decision not in the context of money or other job-related issues, but rather in the context of their own core values.

Champion your champions

Building a critical mass of “values champions,” and supporting them with the time and resources they need, is essential to permeating the organization with values-based thinking, decision-making, and conflict resolution.

Don't believe your own press clippings

Have you ever walked into a business establishment and read a statement to the effect that “we value our customers,” only to be greeted by a surly and preoccupied employee? It happens all the time, even in organizations that take values seriously. Every now and then, it's helpful to have an objective outside observer identify the gap between stated values and observed behaviors.

Stick with it

Values training is not a quick fix for your organization's problems or challenges; it's a long-term investment in the character strength and personal abilities of your people. Promoting values as the “program of the month” is a waste of time and energy.

Important: Don't go through the charade of parading out a values initiative if you don't intend to scrupulously adhere to those values, and to hold people accountable for performing in accordance with them. Telling the world that you honor your values and then not doing it is worse than not talking about values at all. Remember, Enron had the words “integrity,” “respect,” and “dignity” in its written values statement, and today is most remembered for the vast gulf between what its leaders said and what they actually did.

Article 3

Corporate Culture Creates Sustainable Competitive Advantage

by Joe Tye

1,302 words

I recently heard someone say that “culture eats strategy for lunch.” He’s right. Culture is to an organization what character and personality are to the individual. Culture is the only *sustainable* source of competitive advantage for attracting and retaining employees and customers. Everything else can either be copied (e.g. technology and business models) or stolen (e.g. your best people).

More than anything else, culture helps to define an organization. IBM and Apple are both computer companies, and they hire people with similar educational and experiential backgrounds, but the workplace experience could not be more different. Someone who is happy and successful working in the laid-back culture of Apple might end up a failure in the more stiff and formal culture of IBM, and vice versa.

A good friend of mine is CEO of a telecommunications company in Vietnam. I asked him to share some of the things he’s doing to promote a positive corporate culture. Almost apologetically, he said that they weren’t doing anything “sexy,” then went on to recount some very people-centric policies and practices. It struck me that great cultures are not built with sexy strategies, but rather laid down upon a foundation of the sort of sincere caring that I see reflected in the cultures of great companies like Auto-Owners Insurance. Let’s look at some specific actions you can take to foster a more positive culture in your agency.

Design your culture with deliberation

The word “deliberation” implies both thought and dialog. It also implies being “deliberate” – being focused and determined in your actions. That is a pretty good formula for designing the invisible architecture of corporate culture. Google has deliberately chosen to cultivate a culture characterized by fun and creativity; McKinsey Consulting has deliberately chosen to cultivate a culture that is seriously professional. There is no right or wrong approach in general, but deliberately designing your culture will foster a stronger agency than allowing it to evolve willy-nilly. Scheduling a retreat or a series of lunchtime meetings with the leadership team, or all of your people, to deliberate on the type of culture you wish to foster is a good start.

Teach and reinforce practical skills to bolster behavioral expectations

Values Coach worked with one client that was struggling with a stagnant and negative culture. During a leadership retreat, small groups were instructed to act out a skit in which a toxic employee was infecting a work unit. It quickly became clear that no one on the leadership team had the necessary skills to confront inappropriate behaviors. That training was essential for the organization to foster its desired culture. Whether it’s teaching people to confront negativity or sending a group off to clown school (yes, there are such schools), teaching practical right-brain skills will help you build culture.

Know and tell your story

Stories are the oldest and most powerful form of human communication, and are the single-best way of gaining buy-in to the organization’s culture. In the glory days of Hewlett-Packard, “Bill and Dave” stories shaped the culture that became known as The HP Way; the Nordstrom culture of decentralized empowerment is reinforced by stories of associates taking it upon themselves to do things that would get them fired at more conservative stores. Values Coach is currently working with Auto-Owners to identify and publish key “legacy stories” as a way of renewing current associates and indoctrinating new associates into the culture that has made the company so successful over the past 90 years. What are the stories that make up your story, and how can you more effectively share those stories with employees, customers, and prospects?

Reinforce culture with rituals

Think of rituals as being stories without words. Simple rituals can have a massive impact on culture if they are sustained over time. The early days of IBM were defined by men in blue suits and starched white shirts singing the IBM fight song; the early days of Wal-Mart were defined by Sam Walton leading employees in the Wal-Mart cheer. Today, the culture of the Texas Roadhouse steakhouse chain is shaped by “alley rallies” in which employees sing and cheer before heading out to line dance with customers. Rituals have always been an important way for humans to bring a sense of structure and purpose to their work, yet in today’s organizations we’re too busy for rituals (we’ve replaced them with meetings). What can you do to restore the spirit and practice of rituals? Not having the time is a poor excuse: the Texas Roadhouse alley rally takes less than two minutes.

Mind the physical environment

The physical environment profoundly influences corporate culture, often in ways that are not desired by the leadership. For example, if the CEO says that he or she expects people to put customers first and to do “whatever it takes” to exceed their expectations, but then looks the other way at paper signs saying such things as “You can have it fast or you can have it right – choose one,” or “The beatings will continue until morale improves,” it sends a strong message to both employees and customers that the expectation is not really meant seriously.

Celebrate successes and good faith failures

One day an engineer at Hewlett-Packard had a Eureka moment that solved one of his department’s most pressing technical challenges. At a loss for something to immediately recognize the accomplishment, the engineer’s boss reached into his desk and pulled out a banana. In the succeeding years, “the golden banana” became one of the most coveted awards given out for innovative accomplishments. At Mayo Medical Ventures, one of the most prestigious awards one can receive is the “Queasy Eagle.” This is awarded for the most spectacularly failed investment as a way of reinforcing the fact that venture capital firms must encourage risk-taking (though people don’t want to earn too many Queasy Eagles!). Recognition and celebration – ranging from golden bananas and queasy eagles to the company picnic – can have a highly positive cultural impact.

Make the job description a floor, not a ceiling

“That’s not my job” are words that almost automatically connote a negative and disempowered corporate culture. On the other hand, if “whatever it takes” is an implicit element of every job description, there will be a positive and empowered culture. What more can you do to foster a culture in which people see their job descriptions as simply the main course, to be enriched by adding their own special touch and talents to the basic job expectations?

The best cultures often have paradoxical qualities

Southwest Airlines is famous for a culture in which people have fun – yet it also has the highest overall productivity levels in the airline industry. Auto-Owners Insurance has not had a layoff in its entire 90-year history, yet will promptly terminate even a long-term associate for dishonesty. Recognizing the paradox is a great way to prevent yourself from falling victim to tradeoffs that can diminish your competitiveness; the best companies do not allow there to be a tradeoff between great quality and competitive price, or between high morale and high productivity.

Move from a culture of accountability to a culture of ownership

Accountability is important in organizations, but it implies having a manager hold you accountable by looking over your shoulder, holding your feet to the fire (think of that metaphor!). The ultimate benefit of a powerful agency culture is that your people take real pride of ownership. And that is the ultimate source of competitive advantage.

Article 4

Managing the Emotional Environment of Your Agency

by Joe Tye

1,401 words

My last several articles for *The Emblem* described core values and corporate culture as the foundational elements in the “invisible architecture” of your agency. The emotional environment builds upon this foundation. When it comes to providing excellent customer service and attracting and retaining quality staff, your agency’s emotional environment is critically important. It is also most amenable to your direct influence.

Emotional environment is defined by two things: what you expect, and what you tolerate. Over time, what you tolerate will dominate what you say you expect. For example, if your expectation is that everyone will treat customers with an enthusiastic smile, but you look the other way at toxic emotional negativity in the break room, without meaning to you’ll be fostering a negative workplace climate. As one reader of my *Spark Plug* email newsletter put it, “to permit is to promote.”

Toxic emotional negativity is, of course, a serious drain on productivity, and it has a negative impact on quality and service. Even worse, it’s malignant and contagious. And it’s not limited to the workplace; after a day of working in a place suffused with toxic emotional negativity, people can’t help but take it home with them to inflict upon their families. One of the most important things we as leaders can do in our organizations is raise our expectations of each other, and reduce our tolerance level for attitudes and behaviors that suck the energy out of a business, and suck the life out of a human being.

The emotional climate of a workplace is one of the most important determinants of whether people truly feel engaged in the work itself, or are simply going through the motions for a paycheck. Unfortunately, a small number of negative people can poison a workplace the way one or two smokers quickly fill a room with toxic cigarette smoke. Here's an interesting parallel: it was once commonplace for people to be allowed to smoke almost everywhere – offices, restaurants, even airplanes. Today, the world has changed profoundly; someone caught smoking on an airplane would quickly meet the air marshal!

Considering that toxic emotional negativity is as corrosive to the soul as cigarette smoke is to the body (indeed, recent research documents that it's also harmful to physical health), it's clearly a leadership duty to clear the emotional air. As Dr. Mihaly Csikszentmihalyi points out in his book *The Evolving Self: A Psychology for the New Millennium*, unless it is being consciously structured, the human mind automatically gravitates toward negative, frightening, and depressing thoughts. It's your job as a leader to help people structure their thinking in positive directions.

Eradicating toxic emotional negativity might present a serious leadership challenge, but it's one in which there are no losers, and in which the upside potential for productivity enhancement, quality service, and employee morale is enormous. Everyone would like to be more enthusiastic; perhaps the greatest favor you can do for your people is creating the expectation that, at least when they're at work, they *will be* enthusiastic. Here are several specific strategies for eradicating toxic negativity from your agency's workplace.

Begin with physical expectations

When Michael Abrashoff took command of his first ship in the U.S. Navy, it was considered one of the worst rust buckets in the fleet. By the end of his first year at the helm, it was achieving record levels of performance. One of the first things Abrashoff did was insist that whenever someone came onboard, his men would stand at attention, smile, and with a firm handshake say, "Welcome to the best damn ship in the Navy." Of course, it wasn't true, not at first anyway. But over time, that simple expedient began to create a sense of pride that translated into action. At least intuitively, Abrashoff understood a key principle of psychology: a person cannot for long be in two different states emotionally and physically,

and by mandating a certain physical posture, he assured that emotions would eventually follow suit.

Become more intolerant of toxic emotional negativity

Do you remember what it was like to fly in the days before cigarette smoking was banned on commercial airliners? We'd cough and choke and suffer in silence because there was nothing we could do about it. But what would happen if someone were to light a cigarette on an airplane today? There would be a mini-riot, wouldn't there? That's actually a pretty good metaphor. If you were to establish a rule that all complaining, gossiping, finger-pointing, and other forms of toxic emotional negativity were restricted to an outdoor area behind the building by the trash dumpster, you'd be amazed at how quickly and how profoundly people's attitudes would change for the better.

Expect people to be their best selves on the job

It is almost impossible for someone to be an emotional vampire in the break room and then to somehow transform into a genuinely friendly customer service representative at their desk. One of the two persona is a fraud, and customers see right through it. Though they might not admit it, negative people are almost always unhappy, almost always see themselves as victims. Their negativity, cynicism, and pessimism are often reflections of a poor self-image, low self-esteem, and perhaps even spiritual desperation.

The employee who has a negative attitude at work is likely to infect his or her children with the same ultimately self-limiting beliefs and behaviors, raising a brood of Junior Dilberts who will struggle to find for themselves a responsible place in the world of work. Expecting people to be their best selves to work, and teaching them practical skills for greater enthusiasm and higher self-regard, is a triple win: customers, the organization, and families all win when people are positive.

Take a light-hearted approach

The most effective approaches we've seen for confronting toxic emotional negativity have been simultaneously serious and light-hearted. At one organization, for example, members of our Spark Plug group established the "Grump Fund." People who engaged in complaining, gossiping, or other negative behaviors were invited to contribute a quarter to a

fund to aid a distressed fellow worker. At another organization, the Spark Plug group placed *Pickle Pledge* posters in restrooms and called it “potty training.” Yet another Spark Plug group has placed signs on office doors with the letters LYPATD – standing for “Leave Your Pickles at the Door.” This serves to make people aware of how toxic emotional negativity makes them feel, and how liberating it can be to finally let go of those negative emotions.

Promote a spirit of contrarian toughness

Think of the Marine Corps recruiting slogan – “the few, the proud.” Unlike other branches of the service, the Marines don’t entice recruits with sign-on bonuses and promises that they’ll see the world. Quite to the contrary, they imbue a spirit of pride in their ability to withstand whatever the world throws at them. Can you imbue that spirit in your agency? No matter if it’s a hard market, a soft market, or a hypercompetitive market – your people will be up to the challenge, indeed will look forward to the challenge. Instead of whining about how hard it is to make a sale, they’ll be glad for the tough conditions, because it’s that much easier to take business from competitors who aren’t so tough.

Ask for the impressions of outside observers

Just as a fish is oblivious to the water in which it swims or a bird never notices the air under its wings, we can become so used to our workplace environments that we don’t even notice how negative and toxic they would appear to an outside observer. We might use words such as *caring, focused, enthusiastic* and *empowering* to describe the cultural climate we think we’re cultivating, but based upon objective observations of actual behaviors, the proverbial Man from Mars (or consultant from Values Coach America) might instead use words like *preoccupied, critical, self-pitying*, and *disempowered*. Don’t buy your own press clippings without subjecting them to outside validation.

Set a positive example

If aspire to leadership, then you give up a number of freedoms: the freedom to be cynical, the freedom to complain and criticize, the freedom to be a pessimist. The only sort of leadership that really matters is leadership by example. If you wish to promote a more positive workplace environment, then you must (to paraphrase Gandhi) be the change that you wish to see in your agency.

Article 5

Projecting Your Agency's Desired Identity to the World

by Joe Tye

1,482 words

“By observing the behavior of a production floor employee or a senior executive, you can tell what the organization values and how it chooses to do its work. You hear the values referred to even in casual conversation. You feel the values are real and alive.”

Margaret J. Wheatley: *Leadership and the New Science: Discovering Order in a Chaotic World*

In my last several articles, I covered the inner workings of what I call the “invisible architecture” of your agency: core values, corporate culture, and emotional environment. Especially when you’re competing with faceless organizations that serve customers via websites and 800 numbers, your agency’s projected identity can be a vital source of competitive advantage. In this final installment, we’ll consider how building upon the invisible architecture can help you project your desired identity out into the community. As reflected in the quotation above, projected identity brings us full circle back to core values.

Before we start, let’s recognize the fact that – like blind men trying to describe an elephant by feeling different parts of its anatomy – depending upon their perspective, people can have very different perceptions of your identity. These might include:

The identity you believe is being conveyed (“The Jones Agency excels at providing superior customer service in a warm and friendly environment”).

The identity of your agency as perceived by people who work there (“We don’t get paid enough to do all the stuff they expect us to do”).

The identity of your agency as perceived by customers (“The Jones Agency? Never heard of it... Oh, yeah, I guess that’s where I get my car insurance”).

There is obvious potential for a disconnect between what you want people to perceive in the identity of your agency and what they actually do perceive. Here are actions you can take to make sure you are projecting the desired identity.

Crystallize your identity in writing

Create a written document that succinctly defines your agency identity. Then make sure this identity is consistently applied across all media – stationary, website, brochures, how the telephone is answered – everything. It is not uncommon to look at a company’s promotional brochures and its website and think you’re seeing two different organizations. Then make sure everyone stays on message so different people aren’t projecting a different identity. Beyond connecting with customers, this exercise can be a valuable support for recruiting and retention. When you’re clear about who you are and what you stand for, you’ll attract the sort of people who resonate with that identity.

Borrow a great identity

You don’t have to do it all yourself – you can “borrow” elements of a great identity. You see an example of this whenever you purchase a computer with a sticker that reads “Intel Inside.” The computer manufacturer is “borrowing” the well-established identity of the Intel corporation to lend credibility to their product. For your insurance agency, incorporating “The No Problem People” theme of Auto-Owners can help you create an agency identity which reassures customers that you’ll be there for them when they need you.

Be unique (or, if you dare, be outrageous)

How many insurance agencies are competing in your marketplace? More than one, I’ll venture to guess. So how do you stand out? What is it that makes you unique? Put another way, why would I want to do business with you? Your projected identity is a key to how a customer would answer that question.

Since the HVLS company of Lexington, Kentucky – which produces high volume, low speed ventilation fans for large buildings – changed its name, sales have skyrocketed. It turns out that people are more attracted to a company called *Big Ass Fans* than they are to a

company called HVLS Industrial Systems. The company has continued building on that outrageously great identity – for example, by adopting a herd of orphan jackasses, and by retaining Walter Perry (known to football fans as “the refrigerator” for the size of his posterior) as a spokesperson. If someone can create a unique identity for industrial fans, you can do it for insurance. All it takes is imagination (and a touch of chutzpah).

Enlist your people in the campaign

The first step is to make sure everyone is clear about the identity you wish to be projected into the community. Then give them the tools to help you do it. For example, make sure everyone (yes, everyone) in the agency gets personalized business cards. And don't waste the space on the back – that's a great place to feature a line or two that helps establish your agency's unique identity. Think about how your agency dress code (or lack thereof) influences your projected identity. When I speak with agents at Auto-Owners meetings, I draw very different assumptions about the projected identity of their agencies depending upon whether they're dressed in business suits, polo shirts, or whatever they happened to pull out of the closet that morning.

Finally, one of the least-used yet most cost-effective marketing strategies you can employ is simply giving your people a standard approach to answering the universal icebreaker question, “What do you do?” Unfortunately, “I sell insurance” is more likely to repel people than it is to attract them, so your challenge is to give people a response that reinforces your desired identity (which is presumably more than simply selling insurance). What if instead, everyone in your agency were to answer that universal icebreaker questions with something like this:

I'm sure you've heard about the book called “When bad things happen to good people.” Unfortunately, that's true – bad things *do* happen to good people. And when those things happen, I'm part of a team that helps people begin to put their lives back together again.

Now, don't you think a response like that is more likely to open the door to a fruitful conversation than “I sell insurance” would be? Indeed, a consistent approach to telling

other people “what you do” could be the most cost-effective marketing you ever undertake, because the cost is zero.

Help your people tell your story

I was once speaking with the CEO of a company that produces corporate training videos; he told me that the only way to really reach an audience is to “have sex with them.” After I picked myself up off the floor, he explained that to connect with people at a deeper level, you must create a Significant Emotional eXperience. He’s right, and the way you create those significant emotional experiences is by sharing stories. Your challenge, then, is twofold. First, as I mentioned in my previous article on corporate culture, you need to capture, remember, and refine the stories themselves. Everyone in your agency should know about the time an agent stayed up all night helping a family cope with a fire, or convinced someone to buy life insurance (see Jeff Harrold’s article “Planning for Michele” in the December 2007 edition of *The Emblem*). These little stories come together to make up your big story.

Second, help your people have confidence in their ability to share those stories, whether one-on-one or in small group settings. Story-telling is an essential sales skill, and everyone in your agency should consider themselves to be responsible for sales. Encourage people to join Toastmasters or take a Dale Carnegie class; have an in-house seminar on speaking and story-telling skills. (NOTE: I conducted a workshop on Executive Speaking Skills for managers at Auto-Owners with a special focus on story-telling; if you would like to receive a DVD of this program, send me an email with your mailing address and I’ll have it sent to you – a gift from Values Coach courtesy of your friends at Auto-Owners.)

Get out and tell your story

If doesn’t matter how good your story is, or how well your people can tell that story, if you’re all sitting in the office. You need to get out into the real world and create opportunities to tell the story. Everyone knows that effective networking is essential to building a successful insurance agency, but for many of us it’s still not something that comes easily. So devote a regular staff meeting to teaching the basic skills involved (for this purpose, I especially recommend the books *Endless Referrals* by Bob Burg and *The World’s Best-Known Marketing Secret* by Ivan Misner). Have your people share their experiences so

that, as a group, you can discuss what works and what doesn't, and how you can all do it better.

Do a periodic reality check

In his book *The Ultimate Question*, Frederick Reichheld says there's only one question that really matters when surveying customers: "Would you recommend us to your friends?" Once you have the answer to that question, you know everything you need to know: whether your customers are absolutely delighted, merely satisfied, or completely disgusted with your service. A friend of mine in the advertising business says you can only sell manure pie once (he actually calls it something else, but that's not suitable for a family publication). Whatever you think is the identity your agency is projecting, periodically ask your customers if they are seeing what you want them to see. If they're not, go back to step one above and start over.

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