



NATIONAL ASSOCIATION OF INDEPENDENT LIFE BROKERAGE AGENCIES

NAILBA Now!

June 3, 2008

NAILBA Moves Headquarters to a New Address

On June 9, 2008, NAILBA will be moving its headquarters to a new address:

11325 Random Hills Road

Suite 110

Fairfax, Virginia 22030

All phone, fax, and e-mail addresses will remain the same. Please update your mailing lists and address books! Questions? Call us at (703) 383-3081.

NAILBA Celebrates FOCUS 2008

Record attendance earmarked the successful FOCUS 2008, hosted by the National Association of Independent Life Brokerage Agencies (NAILBA), May 29-30 in Dallas, Texas.

Over 300 participants attended the two-day event, participating in education programs designed to arm sales staff with the knowledge and resources required to help agents increase their sales.

"Our goal when we began working on this year's event was to present an unrivaled lineup of sales experts, interactive learning experiences, and real world business planning modules to help agencies grow their businesses," said NAILBA 2008 Meetings Chairman Mark Rosen. "Through the feedback we've received from conference attendees, it is clear that we achieved our goal."

Plans are underway for FOCUS 2009, which will be held **May 28-29, 2009** in Lombard, IL. For more information, contact NAILBA at (703) 383-3081 or visit www.nailba.org.

Planning for the Worst and Hoping for the Best: The Results Are In

The results are in. The first program in NAILBA's new Leadership and Management Development Series, Succession Planning, received rave reviews from workshop participants.

Of the 40 agency principals and staff who attended, 86 percent indicated they were "very satisfied" with the Succession Planning workshop, held May 29, 2008 at the Gaylord Texan in Dallas, Texas.

Facilitated by Otis Baskin of The Family Business Consulting Group, Inc, the workshop offered insights from a panel of NAILBA member agency principals, who shared their real-life succession experiences.

Over and over, panelists emphasized that advance planning is pivotal to an agency's future success. As Baskin informed the group, "Having a plan doesn't mean you don't have any other contingencies or opportunities, but you can never assume that you will always do it all yourself."

"During this workshop, agency owners received a strong foundation of core leadership and management concepts directly related to the scenarios and challenges they will face," stated NAILBA Chairman of the Board Doug Mishkin. "The session offered practical, applicable resources and takeaways that will have strategic impact and value for years to come."

Workshop panelists included:

- **Christopher G. Greis, CLU**, Leaders Partners, Inc.
- **John W. Felton, IV**, Tennessee Brokerage Agency
- **Varsha Grogan**, General Agents Insurance Network

- **James C. McGill, CLU, ChFC**, James C. McGill & Associates

Stay tuned for additional programs in The NAILBA Leadership and Management Development Series in the coming months and years. If you have ideas for educational topics that would be helpful in your business, please let us know! We look forward to hosting you, and to providing you with the top-notch education you expect from NAILBA.

Questions? Contact Michele Liston at (703) 383-3081 or mliston@nailba.org.

NAILBA 27 Headquarters Hotel Now Accepting Reservations

If history does indeed repeat itself, you understand the importance of making your NAILBA 27 hotel reservations early!

Give yourself one less thing to worry about and secure your room at the Manchester Grand Hyatt well in advance of this year's must-attend event, scheduled for November 13-15 in San Diego, California.

To make your reservation, call 1-800-233-1234 or visit www.hyatt.com. The group code is G-NILB and the negotiated rate is \$245.00 single/double.

Please note: Event registration for attendees/exhibitors will open in mid-July. Contact the NAILBA staff with any questions at 703-383-3081 or check back at www.nailba.org for information as soon as it becomes available!

Now Available: BGA Resource Guide Series

As a NAILBA member you are certain to be aware of the myriad benefits available to you through your membership. But do you know how to apply these benefits to your agency?

To help you navigate the benefits and services NAILBA offers you, we have created a new *BGA Resource Guide* series. Developed by the Member Benefits Subcommittee, these guides are designed to package NAILBA's benefits into "tool kits" so that you can see at-a-glance how to use the benefits and services that have been designed specifically for you.

The first three Guides are focused on the following topics:

- Tools to Help You Work More Efficiently with Your Carrier
- Tools to Help You Market Your Agency
- Tools to Increase Your Agency's Operational Efficiency

Click on any of the above links to download the Guide. We will also be sending all of our member agencies copies of these guides later this month.

If you have any questions, please do not hesitate to contact us at (703) 383-3081.

NAILBA's Legislative Action Center – Working for You

With the upcoming change in Administration in Washington and the expiration of the Bush tax cuts, there will be significant debate about the tax code and regulatory reform over the next few years. Now is the time for you – and your agents – to become more directly involved in the legislative and political process.

NAILBA has made it easy for you through our online Legislative Action Center [<http://bipac.net/page.asp?content=startpage&g=nailba>]. The Legislative Action Center is a one-stop, comprehensive Web site that provides you with the most recent information on key legislative issues – issues that could impact your day-to-day business.

At this site you can learn about the legislative issues that are important to independent brokerage and send a message to your elected officials in Washington telling them how these issues will affect you. By getting involved, you can participate in the public process and help NAILBA see real progress on our government relations efforts.

Questions? Contact Janay Rickwalder at jrickwalder@nailba.org.

Late Payment and Lapse Notices – Have They Got You Down?

In response to the need for a more customer-friendly and time manageable lapse and late payment process, the NAILBA Technology Committee is creating industry guidelines to provide you and your agents with easier and more manageable ways to track such notices and provide a higher level of customer service.

As it moves closer to finalizing the specifications for the guidelines, the Technology Committee seeks your input. Please contact Jeff Kraber, NAILBA Technology Advocate (703) 349-6991 jkraber@nailba.org for more details.

Discover the One Place You Can Find the Technology Services Available to Your Agency

Uniquely tailored to its member agencies, NAILBA has recently released independent life brokerage's first-ever products and services resource - the *NAILBA Technology Services Guide*.

The *NAILBA Technology Services Guide* encompasses a wide range of useful industry resources including systems for various agency processes (agent management, quoting, content management, and recruiting), illustrations, carrier research tools, product information, marketing tools, underwriting tools, forms, secure e-mail, and disaster recovery. Technology services offered by carriers such as case status, commissions, licensing and appointing, imaging, application upload, and service ordering are also highlighted in the *NAILBA Technology Services Guide*.

"Though technological advances are designed to make businesses more efficient, it can become overwhelming for agencies to stay current with the many services offered and provided by our carriers," said NAILBA Chairman of the Board Douglas A. Mishkin. "NAILBA has cut through the clutter to assemble the only one-stop resource available to BGAs that provides access to detailed information about the technology services available in our industry."

For more information about the Technology Services Guide, visit <http://www.nailba.org/content/technology/documents/NAILBATEchnologyServicesGuide.pdf> or contact NAILBA at (703) 383-3081.

Change Management 101 – Leadership Involvement

By Linda Finkle

Organizations are often in continual change mode, with some changes being more significant than others. Let's face it...change is the nature of business today. Sadly, change is something not all employees are comfortable with, and because of this fact, it's common practice for organizations to blame employees and middle management when a change fails. The theory being that the employees need to 'get with the plan' and change with the company in order to survive professionally. That's true enough. But what the theory doesn't recognize is the impact the company leaders' behavior can have on how the change is planned, received and implemented by their people.

The way a leader manages organizational change has a significant impact on whether it's supported or resisted. Blaming change-resistant employees simply misses the mark. Rather, the focus should be on what the leaders do - and what they fail to do.

Change can be effectively managed with leadership involvement. Take a look at a few tips based on what has worked for us and for our clients:

- **Be upfront.** As soon as you know that change is coming, you need to begin preparing the people in your company. It's no big secret that one of the best ways to overcome resistance to change is to inform people about the change effort in advance.

- **Communicate.** Frequent and regular communication about the change within your company will build trust, give you the opportunity to explain what you want from the people within your business, and allow them to openly communicate their concerns, issues, fears or perceived challenges related to the change. Empower your people to feel a sense of control and comfort.
- **Be clear.** When employees show resistance, speak openly and honestly to them about this. Times of major company transformation call for straight talk rather than “beating around the bush”. Communicate clearly that you need your people to embrace the change and openly outline the consequences of not doing so.
- **Allow accountability.** We are all personally accountable for the manner in which we decide to handle change. It’s important that you don’t take responsibility when some of your people are not embracing the change within your company. You cannot make people do what they don’t want to do. Be clear, care about their feelings and the issues they are facing, but understand that in the end, each person needs to be personally accountable for either stepping up or stepping out.
- **Be Realistic.** Understand that if your people are resisting change now, the likelihood is that they always will be. Don’t expect a turnaround. Employees who are just “going along to get along” won’t ultimately support the change. Watch for productivity issues, absenteeism and conflict – these signs mark change-resistant attitudes.

Creating an affirmative change management culture isn’t easy. Leaders need to be intrinsically involved as they develop a staff that will support their initiatives and actually find ways to make the change a success. By following the above tips, an astute leader can build a change management strategy that addresses issues before they become problems. In other words, avoid resistance by building trust first. Leaders can effectively manage change through involvement – that’s Change Management 101.

Linda Finkle, CEO of Incedo Group, works closely with BGAs and multiple life companies to create sustainable productivity and organizational strength. She holds a Master Certified Coach designation through the International Coaching Federation. To learn more about Linda and Incedo Group please go to: <http://www.MakeSomeDamnMistakes.com>