

The Key

UNLOCKING PROFITS
EXISTING IN YOUR BUSINESS



Ben Sillem

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Disclaimer

This is a work of fiction. Names, characters, business, events, and incidents are the product of the author's imagination. However, Canadian winters are very real and very cold. Any resemblance to actual persons, living or dead, or actual events is purely coincidental. Space and time have been rearranged to suit the convenience of the book. The author is not an insurance broker and makes no claim to the accuracy of the insurance topics discussed herein.



Commute

IT HAD ALREADY BEEN a busy morning. Robert had been volun-told to get the children to school on his way to work this morning. Who was he to say no to Queen Bee? Especially, after the two of them had enjoyed a nice weekend celebrating their 15th wedding anniversary. They still enjoyed each other's company and had two semi-normal kids to show for it. A son and a daughter, eleven and thirteen, respectively.

Slithering along the slippery, snowy, Southern Alberta winter roads was never anyone's idea of a good time. Robert, nonetheless, trusted the all wheel drive SUV he enjoyed driving. The Audi Sportswagon was a steady steed in all difficult conditions. More so with the Blizzak winter tires he had purchased last fall. He patted himself on the back for having the foresight to be concerned about winter driving some months ago. He relaxed a little and smiled as he watched others in vehicles not so well equipped suffer their way through the conditions. He couldn't sip on the champagne of schadenfreude for

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too long as he had things to do. With one eye on the road and the other on the clock, his thoughts drifted to his to-do list.

A blast from the past sounded through the car speakers showcasing the Bangles singing Just Another Manic Monday. Robert cursed saying no to the dealer when offered the Sirius XM Satellite radio package when he bought the vehicle a couple of years ago. Local radio was getting worse by the day. Could you play a more obvious song, Robert thought, aren't they all, his negative thoughts cascading without any conscious effort on his part. OK, get it together, he chastised himself. What's on tap this morning? Kids to school for 08:30. Unlikely, as it is now 08:30 and he has at least ten minutes still of drive time. Longer if he has to stare at the bumper of this mutton head in the Mazda much longer. Get a grip, literally and figuratively. The only thing missing from this guy's bumper was a sticker evidencing he was an Oilers fan. Had to be. I can't believe the Flames lost last night. Robert's mind was all over the place. OK, where was I? Things could align and I might, maybe, possibly get to the office just a few minutes late for our weekly touch-point meeting scheduled for 09:00. From here, Robert's day remained full. He had a separate meeting with his VP Technology, a lunch with a member of his management team, and then a meeting with one of their vendors to cap off the day's schedule. Running an insurance brokerage wasn't just about shaking hands and selling insurance anymore.

Glancing at the car clock Robert was disheartened to see it was now 08:50 as he pulled into J. Kenney Junior

Commute

High School parking lot. He was further miffed with himself to realize that he had been so consumed by the chatter inside his mind that he hadn't spent any of the drive talking with his children. He wished them a good day and sent them on their way. They were just as happy to get out of the car and drifted into the crowd of other sleepy eyed children who all appeared as unprepared for the winter weather.

Off Robert went burning rubber in the direction of his office. Wishful thinking, burning rubber, it was -25C and nothing was being burned but gasoline. Traffic continued to conspire to keep Robert creeping to his destination. March can't come soon enough he thought. Their annual family Spring holiday was set for an all inclusive resort on the Mexican Riviera. How nice the warm sand and cold drinks will feel. It seemed like a lifetime in the distance relative to the cold, still dark he found himself in presently.

Somehow, the roads slowly cleared themselves of traffic and Robert made a bit of progress. He arrived at the office at 09:15. Although it was just the start of the day, he felt stressed, agitated, and like he had been through an emotional washing machine for hours already. He further chastised himself, come on Bob, get it together, you own this place, you need to set the standard for what's professional and how we all want to behave. Sure you're late, but it's how you handle yourself now that matters more.

As Robert gathered himself and entered the boardroom where their Monday morning Touchpoint meeting was well underway, he was grateful to see that Janet

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hadn't missed a beat. She had taken charge of the meeting and things seemed to be progressing well. All other members of the team had managed to assemble themselves on time. He received a few welcome good morning nods while Janet continued leading the meeting. Janet was Bob's right hand. Her official title was Chief Operating Officer. She had steadfastly been with Bob's brokerage since before Bob even worked there. Janet knew more about the insurance business than Flo from Progressive.

The balance of the Management Group, Tom from Finance, Jason from IT, and Sue from Sales took up the remaining seats at the table. Janet was just wrapping up a summation of this week's plans. As Janet wound down, Robert apologized for being late. Tom not being able to help himself offered, "I've heard a joke the other day on the radio, "A guy shows up late for work, his boss exclaims incredulously, "Where were you!, You should have been here at 08:30!" The man asks inquisitively, "Why, what happened at 08:30?"

The others at the table smiled nervously at Tom's attempt at humor. Robert said, "Good morning everyone. Thanks for the 'joke', Tom. I apologize for being late. The drive in was a bear. I am impressed to see everyone else made it in without issues. I'm even more impressed to see that Janet has taken care of things and gotten our week off to a good start. I hope the rest of our day today goes as smoothly."



About the Author

BEN SILLEM IS PRESIDENT of Broker Builder, a software and administrative services firm that specializes in supporting independent insurance brokerages in North America achieve financial success through development of In House Premium Finance services. An alumni of University of Calgary, Ben attended law school at the University of Alberta, has an MBA from the University of Leicester, and has achieved the Certified Marketing Executive (CME) designation. Ben enjoys living in and roaming the resort town of Invermere, BC with his wife and three sons. Learn more about how Broker Builder can help your brokerage unlock profits existing in your business by visiting www.brokerbuilder.ca.