

## "How to Start your Day on a Positive Note"

Reviewing the paid notices was always my favorite way to start the day. I would mentally add up the premiums paid and determine my commissions earned. I would compliment myself for a good start and then ask myself if I was going to earn any more money that day. It was a real motivator. **The miracle of renewals is too often forgotten by agents who get transfer business.** They need to have something invested in each policyholder. Let them know you are glad to be their new agent, that you want to help them and give them a chance to like you.

Also, as I was reviewing the paid/lapse notices for the day I started writing "action notes" to my staff. Send a quote for an umbrella policy. Or you should increase this coverage and the cost would be X, have you given any more thought to the life insurance we talked about, or call Joe Blow and see if you can get me an appointment to discuss X.

I was also thankful at that point, that I wasn't selling cars, or real estate or appliances or anything else where I was starting from scratch every single working day!

We all need memory joggers and motivation. We are all looking for ways to build prospect lists, so don't overlook the obvious. 95% of my business comes from my agency. Start your day by reviewing who already believes in you and how you can continue to help them.