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CONTENTS

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21 Commissioner's Message:
Taking a New Look at
the Individual Health
Insurance Market

24 The A B Cs of
Digital Marketing

30 Swiss Re: "Where's
the fire?" Avoiding E&O
claims from fire losses

36 It's Me, Not You
(Actually, Maybe It Is!)
When It's Time to
Divorce Your Clients

42 6 Mindsets To Help
Your Team Reboot

Inside

- 5 President's Message
- 7 Director of Operation's Message
- 14 Western National Profile
- 119 EMC Profile
- 41 Arlington/Roe Profile
- 35 E&O Q&A
- 52 Power in Partners

On the Cover



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14 Years of Building Relationships with our Insurance Companies

It has been a busy fall for the association. It is a pleasure working hand in hand with the tremendous staff we have working for us in Minnesota. They continue to explore ways to enhance benefits for companies and agencies in our state with the continual thought of long-term success for all of us. Hopefully you have been able to take advantage of the many programs offered through your membership. If you need more information or have any questions, please reach out to the staff at Big I Minnesota.

This fall we have been able to visit many of our **Power in Partners** companies and appreciate their support in our association. The relationships that have been developed over the last several years with this program is invaluable. It is great to see and hear about the successes these companies have in Minnesota. One message they always have for us that I wanted to pass along to everyone is their appreciation for all the great agents and agencies we have in our state!

As the calendar gets closer to the end of 2021, it gives everyone a chance to reflect on the previous year. While it has been challenging for many companies, agencies and the association, our industry has powered through these challenges. We should all be thankful and appreciative of the many people that have helped us continue to run and operate our businesses. While it may be slightly different than pre-COVID19, it is still one of the best and most rewarding industries. We have continued to be able to serve our customers with cutting edge products and deliver the products promised during the claims process.

Happy Holiday and be safe and healthy!

Your President,
Chad W. Ostermann
M&M Insurance Agency, LLC - Mapleton



It shouldn't take four days with no power, water, or communication to find out who your friends are.



BUT SOMETIMES IT DOES.

And that's the Silver Lining[®].



Wishing you all a Happy and Joyful Holiday Season!

The holiday season is almost upon us and I can't believe how fast the year has gone by. A lot has changed in the world and the insurance industry has shown its strength and endurance. We here at the Big I Minnesota are proud of the independent agency force that we represent and support on a daily basis. We would like to showcase just a few of those initiatives below.

Cyber Review – What you need to be aware of to comply with the new law!

We recently sent an announcement by email and posted on our social media pages a summary of what was discussed at our EXPO in August. [Watch Video](#) We condensed the information that was presented at our Cyber Summit that was held in August at Mystic Lake. Cyber Crime is constantly evolving and we here at the Big I Minnesota are here to help you combat this kind of event that could cost you exorbitant amounts of money, straining your business. From our Cyber Liability policy through Beazley, FREE resources on our website, and discounts on protection from hackers through CyberFin, we've got the tools to help our agencies.

Hiring Talent-We have the answer for you.....Career Plug.

Another struggle we hear often at the Big I Minnesota office is the search for talent within the agency. We recently introduced a program through Career Plug whereby an agency can claim their FREE account through the association and have the ability to upgrade to a Pro account for an entire year which includes unlimited job postings to at least 14 job sites including Indeed and Zip Recruiter. This platform eases the process of creating job descriptions, postings, creation of content, tracking of candidates, and much more. In a matter of a few weeks, approximately 70 applicants have applied to jobs posted by some of our members. [More Info...](#)

Power in Partner Program Success-14 years of building sound relationships with your companies.

You may or may not know that we have a vital Power in Partner program that assists in funding programs at the Big I Minnesota by the carriers and vendors that you count on. Over the past 14 years, each year the Big I leadership continues to make in person visits or conduct virtual meetings to discuss current events, Big I MN happenings, and how we can work better together in the state of MN for our independent agency force. This year was no exception. Our conversations with your company partners strengthen the support between the agency force and the Power in Partners to further your success in MN. We hope that you reach out and thank them for their support. Here is a full list of our [Power In Partners](#) for the upcoming year

Dan and I as well as our leadership would sincerely like to thank our PIP's and our member agents for supporting all of the Big I MN initiatives over the years and we look forward to making "Minnesota the best place to conduct insurance business in the country"





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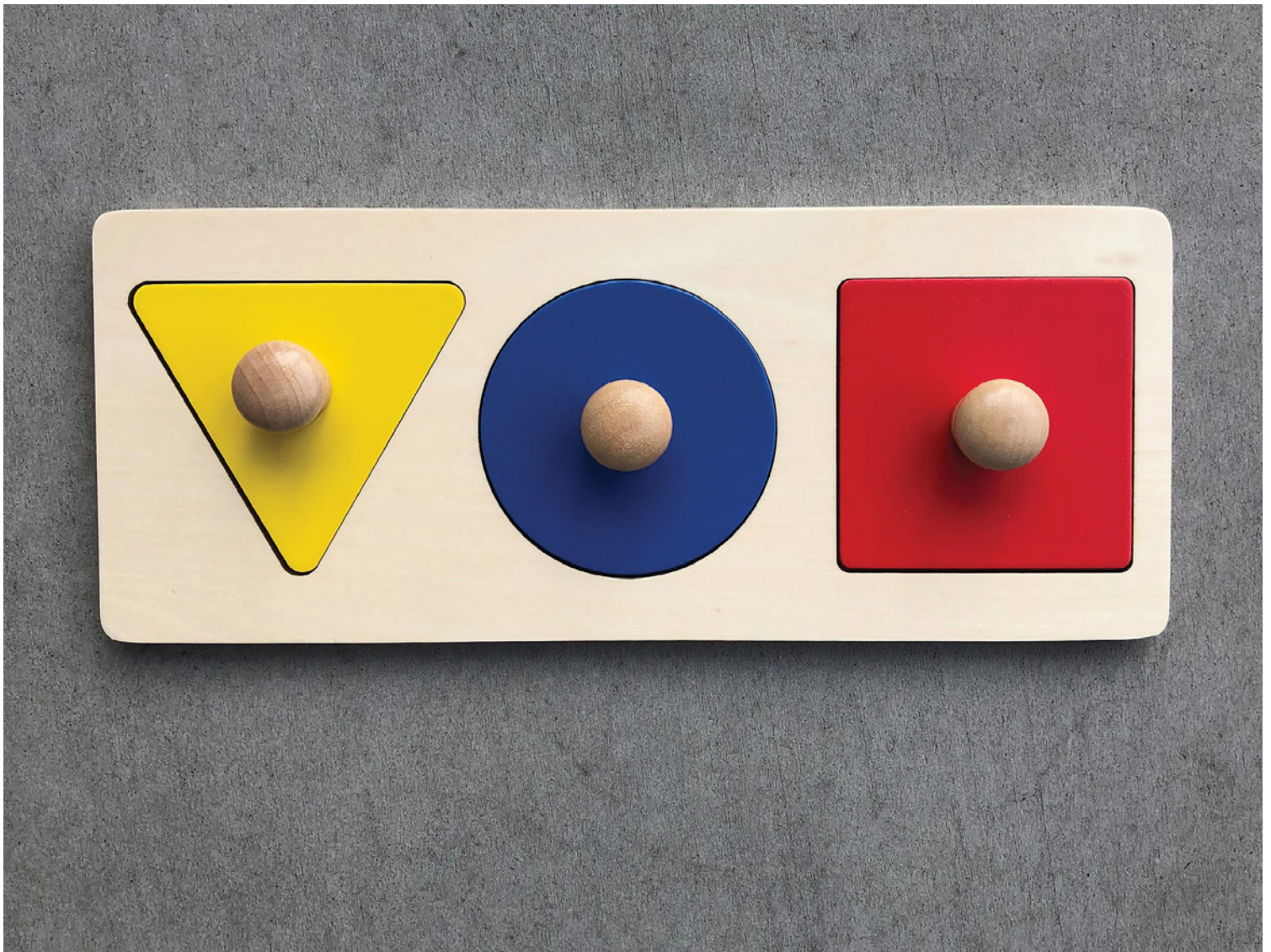
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WHO THE WINNERS ARE!

A blue graphic with laurel wreaths on the sides. The text reads: "2021 InsurPac drawing", "WINNERS" in large white letters, "presented by:", "BIG i" logo, and "INSURPAC." below it. The word "minnesota" is faintly visible in the background.



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Richard Long

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Edina, MN

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Western National Insurance, headquartered in Edina, is a group of seven active property-and-casualty insurance companies (and one affiliate – Michigan Millers Mutual Insurance Company of Lansing, Mich.) providing personal and commercial coverage in 22 states, plus surety bonds in 41 states, across the Midwestern, Northwestern, and Southwestern U.S. Building quality relationships has been at the core of the company's operations since it was founded in 1901. From its roots as a direct-writing fire insurer for Minnesota's creameries and cheese factories, to its current role as an Independent-Agent-driven super-regional insurer for individuals, families, and businesses, Western National has focused on providing exceptional service to its agency partners, policyholders, and local communities. The company is a proud supporter of the MIIAB.

"At Western National, we believe working exclusively with Independent Insurance Agents

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*Western National Insurance Group
President & CEO, Richard Long*

provides our mutual policyholders with the best possible choice to meet their protection needs," said Rick Long, President and Chief Executive Officer. "The mix of expertise and quality carrier options that only an Independent Agent can provide makes us proud to call it our sole distribution system. We are honored to partner with Independent Agent associations, especially the MIIAB in our home state, now and in the years to come."

While Western National is focusing on the future, the Group is also taking time to celebrate its recent successes. In the past year, Western National surpassed \$600 million in policyholder surplus, was named a Top 175 Workplace in Minnesota, and received recognition once again as a Ward Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies (its 16th time in the past 17 years). In addition to these accolades, a strong business plan and the continued hard work of employees and agency

partners resulted in growth of the Group's assets to \$1.7 billion.

For 2021, Western National remains focused on increasing the ease-of-use of its online systems, enhancing relationships with its agency partners, and achieving profitable premium growth. Combined with the company's ongoing commitment to individual-risk underwriting and to prompt-and-fair claims service, these efforts have Western National on track to continue building on its successes throughout 2021 and beyond.



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Founded in 1911, EMC Insurance Companies is financially solid, built on more than 110 years of serving policyholders and independent insurance agents. Today, EMC employs more than 2,300 employees in about 40 states across the country, is in the top 60 property/casualty organizations in the United States based on net written premium and is rated A (Excellent) by AM Best with a stable outlook.

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VP-Minneapolis & Milwaukee Branch Offices
Mark Neubauer

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Taking a New Look at the Individual Health Insurance Market

When I met with MIAA board directors in August, we talked about MIAA's interest in learning more about the Department of Commerce's role in health insurance.

Commerce licenses and examines all insurance companies operating in Minnesota, to ensure they are financially viable and able to pay claims. For health insurance, Commerce's role is to review and publish rates each year on October 1 for individual and small group insurance markets. About 3% of Minnesotans, approximately 163,000 people, have health insurance purchased in the individual market. Another 4.1% of all Minnesotans receive coverage through small group plans. ** Detailed info on 2022 health insurance rates, as well as rates from previous years, are published here: mn.gov/commerce/consumers/your-insurance/health-insurance/rates.

From Commerce's perspective, the individual health insurance market in Minnesota is stable and strong. Every county in Minnesota has at least two insurers offering health plans, and all but seven counties have three or more. Every county has at least 22 separate health insurance plan options.

For insight on access and affordability of health coverage in the individual market, I have invited **Nate Clark, CEO of MNSure**, to join me for a short Q&A, to explain what's happening this year and into 2022.

Question 1: For the 3% of Minnesotans who are insured through the individual health insurance market, how many are enrolled in MNSure?

Nate Clark: In the past couple of years, there have been around 110,000 Minnesotans enrolled in private health insurance plans through MNSure. Minnesotans who are buying insurance on their own can do so through MNSure or can enroll in a plan directly from an insurance company or via another private mechanism such as an online broker. However, MNSure is the only place where Minnesotans can access advanced premium tax credits (APTC) that act as an instant discount to lower the cost of their monthly premiums. More than half of current MNSure enrollees receive APTCs.





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For 2022, more people are eligible for APTC and the credits are larger because of the American Rescue Plan Act signed into law by President Biden earlier this year. APTC is available to people with higher incomes who previously were not eligible and for MNsure enrollees who already qualified, the credits are more generous. Minnesotans can enroll in 2022 coverage now. For coverage beginning January 1, they need to sign up by December 15. For coverage beginning February 1, their deadline to sign up is January 15.

Question 2: What news would you share about Open Enrollment for 2022?

Nate Clark: More people are eligible to access the advanced premium tax credits than ever before, and those who qualified in the past can now access bigger savings. Eligible Minnesotans can find a health plan that costs no more than 8.5% of their household income. We really want everyone to visit [MNsured.org](https://mnsure.org) to see what they can save on comprehensive, quality health insurance.

Question 3: What does this mean for MIAA members?

Nate Clark: As insurance agents and brokers know, insurance premiums depend on a number of factors. MIAA members may be working with individuals who could be leaving money on the table by purchasing their insurance directly from a health insurance carrier. MIAA members can encourage your clients to check out options. MNsure offers an online Shop and Compare tool that's easy for anyone to check what savings may be available to them: mnsure.org/shop-compare.

** For health plans other than the individual or small group market, Commerce does not review or publish rates. According to Minnesota Department of Health tracking data, over half of Minnesotans are covered through employer-based health plans, with 41% covered by self-insured plans and about 11% covered by large group fully insured, while Medicare covers 18% and Medical Assistance covers 15% of Minnesotans. About 5% of Minnesotans are uninsured.



The ABC's of Digital Marketing:

by Lisa Apolinski

According to the Harvard Business Review, and the post-COVID CMO survey, social media marketing spending saw a 74 percent lift in 2020. In addition, traditional marketing activity was projected to decline during the same time period. Digital marketing is becoming more of the budget focus for companies, and rightly so. With the pandemic, the importance of having a digital focus has come sharply into view for many organizations. These same companies are looking to expand their digital growth.

When it comes to digital growth, there is no “silver bullet” to achieve the growth companies want or need in a post-pandemic world. If digital growth was easy to achieve in the digital space, everyone would do it and do it well. Anyone who tells companies that digital growth should be easy do not understand that proper digital growth requires a long-term strategy.

Digital growth combines patience and commitment in order to develop strong relationships. These strong relationships provide the foundation for trust in your brand and, in turn, engagement. Trust is not something that can be faked and prospects cannot be rushed into giving their trust to your organization without some work. This translates into a much longer focus and investment in that digital engagement and growth. To understand why digital growth is a long game, you need to revisit your A, B, Cs.

A is for Aspiration: What is the purpose of your organization? What impact are you hoping to have on your clients, your employees and your community? Many companies skip right over this key initial step to understand, document and share the organization’s aspirations. This is not about sharing features and benefits of the company’s products and services. This is about sharing your company’s values and what feeds your passion, your purpose and your plans for how you serve clients in the future. That share has to be consistent and long term as a reminder of why your company exists, to clients, vendors and employees (really anyone who interacts and supports the brand). People who get your organization’s aspirations are more likely to align with them and go the extra mile to provide support.

B is for Belief: Does your company practice integrity and transparency in communication and customer service? Has your digital engagement created a consistent message and a sense of trust in your word? Trust is a key component in your digital growth strategy. And because most prospects have an inherent distrust of what they are told online, there is a steep uphill battle to gain their trust. Keeping that trust and providing leadership and value are just as hard to maintain. This can be thought of as providing water so the seeds of what your company has planted are able to take root and grow with your audience. Your company cannot phone this in or think that gaining the trust of your audience can be done overnight. Trust in your brand and word takes time.

C is for Connection: Connection is very different from selling. When you focus on creating connection in your network and with your prospects and clients, you are creating something that lives beyond your interactions. Connection can happen in any and all digital communications.



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Connection prioritizes how your company can serve others and how your company provides value in every interaction. Connection helps to strengthen the trust your organization wishes to develop and add when fostering a strong client base. Connection is also important when considering your organization's pool of potential employees and vendors in your community. When you look at all of the community that can support your company's success, have you taken the time to connect into that community? Working on your company's connection to your different communities will take a long-term approach.

While digital engagement moves at lightning speed, your prospects are looking for more meaningful engagement with your company. And with prospects and clients want to have digital engagement in faster terms, the idea of going slower in communication and digital engagement may seem counter-intuitive. However, digital engagement is similar to face-to-face engagement in that this is a person-to-person connection between someone in your organization and someone online.

With a focus on how you can create and build relationships, you are adding to the long-term growth of your company. Relationships, in order to stand the test of time, need time to grow. Relationships in the digital space are no different. Those relationships, even though they are online, still require the time and investment to gain roots to grow properly.

Using the A, B, Cs of digital growth can help your company be set up digital engagement success, which translates to digital growth. But make sure you invest in actions that promote that long term digital growth. And that digital growth cannot be achieved with a silver bullet.



ABOUT THE AUTHOR:

Lisa Apolinski is an international speaker, digital strategist, author and founder of 3 Dog Write. She works with companies to develop and share their message using digital assets. Her latest book, *Persuade With A Digital Content Story*, is available on Amazon. For information on her agency's digital services visit www.3DogWrite.com.

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“WHERE’S THE FIRE?”

AVOIDING E&O CLAIMS

FROM FIRE LOSSES

By Ed Barbosa, JD, Assistant Vice President, Swiss Re*

Every fire loss claim covered by an insurance policy begins and sometimes ends with the agent who sold the policy. However, avoiding an E&O claim related to a fire loss begins and always ends with you understanding the process. Remember, the fire loss doesn't start with the fire, it starts with the application.

I. Getting started - the application

It has become increasingly common for carriers to attempt to avoid covering a loss when they determine that the risk as represented on the application is materially different from the actual risk insured.. In some states, the misrepresentation on the application does not even have to be related to the ultimate cause of loss for the carrier to deny the claim and void the policy ab initio (back to the beginning). And if that happens, where's the first place your customer will look to have that loss covered? Hint: go look in the mirror. Faced with an uncovered loss, the policyholder may begin to focus on the agent in an attempt to shift blame and recover any damages. Therefore, it is essential to submit accurate information on the application for insurance to avoid potential E&O liability.

After an uncovered loss occurs and the customer brings suit against the agent, typically they will testify that they gave the correct information to the agent who then incorrectly filled in the blanks on the application. The policyholder may go on to say he did not have a chance to review the information and relied on the agent to correctly complete the application. Lesson One: NEVER fill out an application for a customer. ALWAYS make sure THEY complete and sign the application themselves. Other claims arise when the policyholder alleges that he told the agent the correct information but the agent specifically advised that the information did not need to be disclosed on the application. These situations typically descend into a scenario where it is one person's word against another.

Lesson Two: NEVER advise a customer that information should not be put on an application. When in doubt, write it down. Matters become worse if the customer testifies that even though the application is signed, it is not his signature and the customer did not authorize anyone to sign on his behalf. Agents are often tempted to complete an application with information received over the phone and they are given permission to sign the application on the customer's behalf in order to save time. See Lesson One and Two. Don't give into the temptation.

After you receive the completed application from your customer, be sure to review it to ensure that all the questions and information have been completed and included. The agent should make sure the application includes accurate information regarding prior fires/claims (regardless of size), prior denials/cancellations and unusual fire hazards. You may not realize it, but unusual fire hazards can be encountered with the application for a homeowner's policy where the applicant has a hobby or part time job that requires them to store large supplies of flammable liquids. This is the type of risk a carrier will say they would not knowingly accept. Further, agents should include all known relevant information an underwriter would obviously want to know, such as prior losses at other properties owned by the same individuals (even if technical ownership is by a different corporate entity).

II. Claim assistance

Fires can be big news events for the local media and many times the agent becomes aware of a fire while it is still burning. Often a policyholder will call the agent from a fire scene wanting to know what to do and ask for assistance in reporting the claim. Problems can arise when the agent is asked if there is coverage for the fire loss and the agent responds without reviewing the policy. Lesson Three: Never advise the policyholder what will or won't be covered. While your first inclination is to tell them what you think, let the adjuster for the carrier give that information. You can help them contact the carrier, but after the loss is reported, get out of the way. Without looking at that customer's actual policy, an agent may assume fire coverage is in place and tell the policyholder not to worry. While many policies are identical, there is a chance that there is some special provision that could apply. In many instances there is no coverage for a number of reasons including the policy recently lapsed for non-payment of premium. In other instances the policyholder may have several locations covered under the policy but forgot to add the location that suffered the loss. Sometimes there are special requirements under a commercial policy that require the policyholder to take certain precautions to lower the fire risk such as having sprinklers in place or special fire alarms. If the policyholder has not complied with these requirements it may cause the claim to be denied.

A significant problem arises when an agent assumes a legal duty he may not otherwise have by agreeing to notify the carrier of the fire. If the agent agrees to assume this duty, care must be taken to notify all of the customer's potentially responsible carriers. Courts have held that if an agent assumes a duty it must carry out that duty without negligence.

After a fire is extinguished and all the fire fighters, trucks and equipment are gone, the policyholder can be very anxious to get the cleanup work started. The policyholder may ask the agent if he may proceed with the cleanup work. Although the cleanup seems to be a routine matter to the agent, this approval to start should come from the adjuster or carrier, and not from the agent. If the work is started because the agent told the policyholder to start but the carrier later denies the claim after investigating, the agent may be in a difficult situation. The policyholder will look to the agent for any costs associated with the cleanup if the carrier refuses to pay.

The same holds true with repair work. Sometimes the policyholder, carrier and contractor point their fingers at the agent when the carrier refuses to cover the work entirely or says the expense is in excess of what the policy will allow. Let's assume the agent tells the policyholder to start the repair work and the current building codes require additional work beyond just repair. The policy may exclude or limit coverage for any work associated with the improvements to meet the current building codes. When the carrier denies this expense in whole or in part the contractor will look for payment from the policyholder. The policyholder in turn will look to the agent since he gave approval to proceed.

III. Paying the claim- actual cash value vs. replacement cost

After the fire and cleanup, then comes the task of paying the loss from the fire. In general, there are two methods to determine how much should be paid: Actual Cash Value vs. Replacement Cost. Simply stated, Actual Cash Value (ACV) is the actual value of the property at the time of the loss less depreciation. Replacement Cost (RC) is how much it would cost to replace the property if it were to be rebuilt just as if it had never been destroyed. There are many variables that can play into these amounts, but in most instances ACV is less than RC. The agents' job is to make sure that at the time the policy is applied for, that the customer understands the difference and that they make the decision about which type of policy they want, so that if a loss occurs, they know exactly what they will receive. After the loss, the policyholder may ask how much they will be receiving for their property. Many times, in an effort to be helpful, an agent may tell them that "everything is covered", and these words could come back to haunt them if everything isn't covered. It is the carrier's duty to review the claim and determine how much is to be paid, not the agent's. Lesson Four: Let the carrier discuss payment of the claim with the policyholder. You can be sympathetic with your customer, but after the loss only the carrier and their representatives can tell them how much they will receive.

Hopefully, this has served as a refresher and reminded you that as the agent you must use due care when underwriting and responding to fire losses. That care starts with having your customer complete the application accurately and correctly. It continues through to claim reporting; but remember - adjusting the claim and all activities related to it should be done by the carrier or its adjuster - not the agent. While all of this may seem routine, it is not inconsequential and is sometimes overlooked during the rush of doing business. Oh, and one more thing: always remember to document, document, document. Because if you didn't document it, it didn't happen.

**Ed Barbosa, JD, is an Assistant Vice President of Swiss Re/Westport, handling insurance agents errors and omissions claims. Prior to attending law school he was on the Kansas City, MO Fire Department for 10 years. After law school he practiced for 13 years and has been with Swiss Re for the last 8 years.*

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E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

Q: This issue has come up in our Personal Lines department. Our insured is closing on a new home and tells us the closing date is October 1. We issue a policy and provide evidence effective that date. Then they tell us the closing date was pushed back to October 10. It is a lot of work to cancel and rewrite to the new date, not to mention the insured receives a lot of paperwork which confuses them. This can happen three or more times in some situations. To avoid this complication, we have been issuing binders instead of the policy. That way, we just need to replace each binder with a new one reflecting the changed effective date. When closing finally takes place, we then issue the policy.

Is this the best way to handle these situations?

Melissa, Washington

A: Melissa, although these requests may seem routine, but they are wrought with E&O exposure. Your agency is not the only one struggling with this.

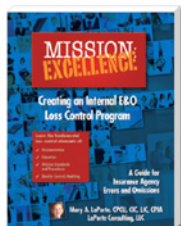
In most situations, we recommend that you avoid issuing binders. Since the policy has not been issued, the binder is THE policy. If a loss should occur, every word on the binder will be scrutinized. It is not possible (nor should it be attempted) to include every policy condition, exclusion or limitation on a binder. Therefore, courts will often rule that coverage is included when it was not intended. Therein lies the E&O exposure. Since much E&O litigation revolves around binders, many agencies have a standard to never issue binders.

Not only that, but agents who issue binders often don't follow the rules. That means, binding only within your authority and sending copies of binders to the carrier. If handled properly, when a binder needs to be reissued, your carrier should issue a cancellation for the first binder. Your carrier will not love this idea, and your customer will still receive unwanted cancellation paperwork.

There is no substitute for the actual policy. The best practice is to issue a policy for the effective date of the closing and provide an Evidence of Property Insurance. Then if the closing date changes, request that your carrier endorse the policy to change the effective date. If your carrier is unable to do that, then the policy should be canceled and rewritten.

Also, be up front with your customer. Explain that you are issuing a policy effective that closing date and if the closing does not take place on that date, they will receive paperwork for the initial policy and cancellation notices related to that. Sometimes hearing "Are you sure closing will take place on that date? I don't want to have my policy to be cancelled and started over again" from the customer may have some influence on the lender.

Having said all this, we don't live in a perfect world, and there are differences in how carriers may want you to handle these requests. Contact each carrier and work with them to provide a procedure in handling these situations. Whatever your carrier prefers, ask them to put their guidelines in writing to you. Then be sure to follow their guidelines in every situation.



For resources to help reduce your agency's E&O exposure, see Mary's book: ***Mission: Excellence - Creating an Internal E&O Loss Control Program.***

Visit her website at www.lpinsuranceconsult.com for more information.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com

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**It's Me, Not You
(Actually, Maybe
It Is!)**

**When It's Time to
Divorce Your Clients**

By Kate Zabriskie

Over a hundred of her clients only use her services once a year. They expect champagne service on a beer budget, and they pull her attention away from the people she works with regularly. This group is weighing her down, and after some soul searching, she's decided they've got to go. Her business is running her, and it's not working.

Plain and simple, he doesn't like working with them. They pay late, they always look for extras, and they're generally unpleasant. Life's too short, he doesn't need the work, and today is the day he's pulling the plug.

They pay their bills on time, they're as regular as clockwork, and they're no longer profitable. They've been great clients, and she dreads having to tell them they're no longer a fit. Nevertheless, due to resource constraints, it's got to be done.

From time to time and for myriad reasons, service providers need to let a client or class of clients go. As with any other difficult conversation, there's a right way and a wrong way to make the decision and break the news

Step One: Be Methodical When Making the Decision

Snap judgments can feel good in real time. Later, however, many people come to regret actions they've taken in the heat of the moment. So, when the thought of leaving a client enters your mind, take a step back and ask yourself why. Does the client not fit with your business model anymore? Does the person bring you down in some way? Does helping the client take away from more important work? If you answer "yes" to any of those questions, it's time to think about what you will accept, what you won't, and what types of clients make sense for where you are now and where you want to be in the next few years. Once you have clear criteria, you have something against which you can evaluate.

Step Two: Ask Yourself if the Relationship Is Truly Finished

After you're clear about what you want and the kind of client that fits the bill, you must decide if the relationship is finished or if it has rehab potential. For example, if a client is always late and that is what's making the relationship unpleasant, a frank conversation may solve the problem. On the other hand, if the client doesn't value you or his or her business is no longer part of your core service, you may want to say goodbye. Alternatively, if you can be had for a price, consider revising your fees. Some people may be perfectly happy to pay to stay.

Step Three: Determine Whether You Will Make a Clean Break or Recommend an Alternative

When a client's behavior is perfectly fine but the client no longer a fit, sending them in another direction may make a lot of sense. When you do, however, you need to be clear that you are out of the picture and not a go between for managing the new relationship. In other words, if something goes wrong, you're not involved.



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At the other end of the spectrum, if the person or people you need to break up with are abusive, it hardly makes sense to recommend a colleague. After all, would you want people sending toxic clients your way? Probably not.

Step Four: Choose the Right Time

When you make a split can be as important as how. For instance, if you're an accountant and just before tax time you make a break with clients who only use you at tax time, you're going to make a lot of people angrier than they need to be. When possible, provide ample warning.

Step Five: Keep Your Message Short and Direct

When you break the news, keep your explanation brief.

"Karen, I have some updates about my business and where my focus is for the coming year. We've been shifting our attention to full-service clients for quite some time. Full-service clients are people who need us every month and not just once a year. You should know this is the last year I'm going to be handling clients who do not need our full services. Based on what I understand from working with you, I don't think full service is something you need. Am I correct?"

If the breakup is a result of a client's behavior, the message may be a little different.

"Roger, for our services to work, we need clients who respond when we ask for their feedback. We don't have the resources to manage the follow up required when we don't hear anything. Because feedback isn't happening and it's been an ongoing issue, we're going to step away from the relationship."

Step Six: Stand Firm and Stay Calm

Some people take a split well, and others don't. No matter the reaction, you should stay calm and stick by your carefully reasoned decision.

No matter the reason, splits are rarely fun when they're happening. Once they're over, however, they can free you to tackle new challenges and do the work that makes you happy.



ABOUT THE AUTHOR:

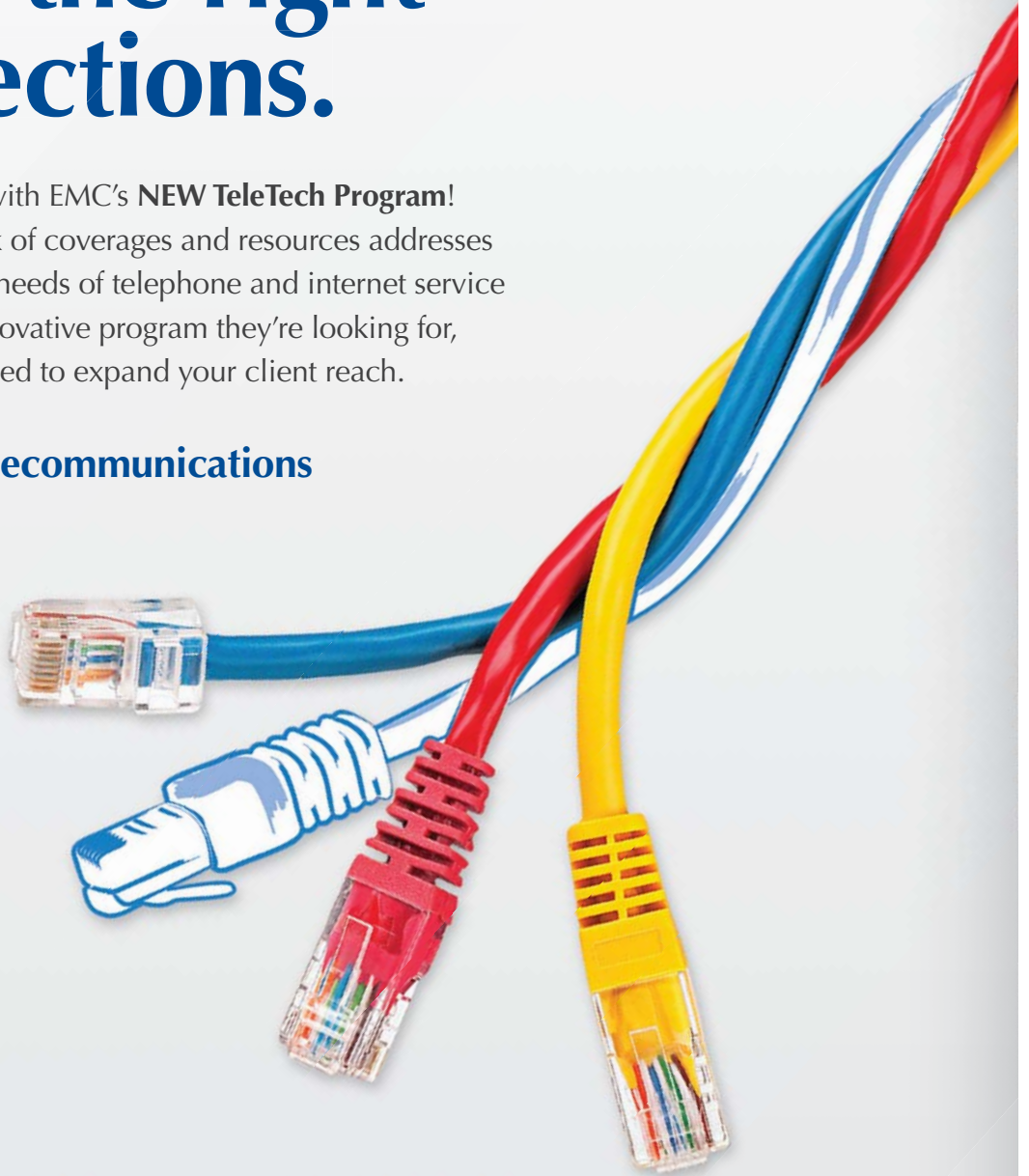
Kate Zabriskie is the president of Business Training Works, Inc., a Maryland-based talent development firm. She and her team help businesses establish customer service strategies and train their people to live up to what's promised. For more information, visit www.businesstrainingworks.com.



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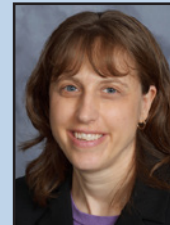
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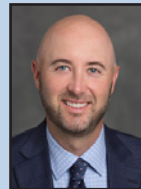
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Though Arlington/Roe could not hold its annual Day of Service due to the pandemic, our associates still dedicated their time and resources to help those in need. Throughout 2020, associates sent virtual Valentine cards to hospitalized children, supported and raised funds for the Special Olympics Polar Plunge, "adopted" struggling families, volunteered on Martin Luther King Jr. Day, gathered school supplies for children in need and participated in many other company-wide philanthropic activities. Though Arlington/Roe could not hold its annual Day of Service due to the pandemic, our associates still dedicated their time and resources to help those in need. Throughout 2020, associates sent virtual Valentine cards to hospitalized children, supported and raised funds for the Special Olympics Polar Plunge, "adopted" struggling families, volunteered on Martin Luther King Jr. Day, gathered school supplies for children in need and participated in many other company-wide philanthropic activities.

6 Mindsets To Help Your Team Reboot

by Jason V. Barger



Did you know that 7.6 million people quit their jobs in the months of April and May of 2021?

Did you know that 7.6 million people quit their jobs in the months of April and May of 2021? Reports of loneliness at work are as high as ever. Divorce rates are up 34% from last year. To say people have been a little stressed would be an understatement.

Let's dig a little deeper into what the research is also telling us. 9 out of every 10 employees say they want to work for a more meaningful culture. People want to feel like they are a part of something bigger than themselves, they want to feel appreciated, valued and cared for. In the midst of so much angst, division and uncertainty in the world that seems out of our control, people need to be reminded about what is within our control.

Teams and companies need a reboot.

Most teams and companies are still figuring out how to help support their people and engage with them remotely, in hybrid settings, and in-person gatherings. With all that people have been navigating, differing modes of communication, the expansion of remote workers, global health, issues of racism, social injustice and equity, political and economic uncertainty, they are also expected to maximize the experience, product or service that you are delivering to the marketplace.

Here are six mindsets to reboot your team:

1. Clarity — Is your Mission clear? Is your Vision clear? Are your Values for how your team is committed to travel clear? Is your Strategy for the next priorities clear? Take this time as an opportunity to reboot and make sure all are aligned with clarity. The outcome is that everything on the path forward becomes clearer. Your team may not have all the answers, but they'll have energy and clear direction on how to take the next step.

2. Inclusivity — Leaders in the world play an enormous role in widening the circle so that more diverse backgrounds, ideas, perspectives, and experiences have a seat at the table. Teams and organizations will lead the way forward in society by modeling how to have civil, respectful dialogue and educate people on the strengths of diversity, equity and inclusion. When our teams are inclusive and welcoming, it breathes life and energy into all. We're stronger together.

3. Agility — Possibility + Adaptability is the name of the game in a changing world. Leaders have to practice an occasional reboot that allows their mind to find new ways of doing things and the courage to adapt to opportunities that emerge. If leaders return to the "this is the way we've always done it" mindset then they will sit back and watch their people leave the room.

4. Grit — Resolve + Toughness is critical to help people navigate their way through obstacles, challenges, negativity, finger pointing, and division. Leaders help their people reboot to stay focused on the present moment and the actions that are needed in order to take the next step. Toughness isn't about being physically stronger than others, it is about being able to be vulnerable with your people and still have the resolve to find solutions, together.

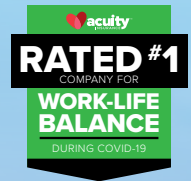
5. Rest — Teams and organizations have an unhealthy association with the concept of rest. Americans last year left 768 million days of vacation on the table with their employers. That equates to nearly \$66 billion of lost benefits. We've forgotten that the research actually shows that deliberate rest is essential to elite performance. When we allow our bodies, minds and hearts to deliberately rest, we breathe more efficiently and are better at everything else.

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6. Ownership — Accountability + Action are mindsets and oxygen that the best leaders and team cultures on the planet breathe. They connect the things they say they will do with positive accountability and action. Accountability isn't a negative word, it's a positive mantra that all take ownership of. In a world where people are quick to gossip, point fingers, and be critics about what isn't working, the best leaders reboot themselves and their people and shift conversations from blame to solutions-focused.

The best cultures proactively help their people navigate through obstacles, together. They intentionally choose to inhale positivity and the 6 mindsets above and exhale negativity, blame, gossip and division. The ecosystem of their culture is grown, developed, cultivated and led with intentionality, one breath at a time.

The process for developing high-performing and engaged teams never stops and the best leaders, teams and organizations are committed to rebooting how they hire, onboard, do performance evaluations, develop emerging leaders, and recognize excellence. The best leaders invest in their teams, together.

If you're experiencing a lack of energy, passion or hope for the road ahead, it may be the air you're breathing. It may be time for a reboot.



ABOUT THE AUTHOR:

*Jason V. Barger is the globally-celebrated author of *Thermostat Cultures*, *ReMember* and *Step Back from the Baggage Claim* as well as the host of *The Thermostat* podcast. His latest book *Breathing Oxygen* is set to be released in early 2022. As Founder of *Step Back Leadership Consulting*, he is a coveted keynote speaker, leadership coach and organizational consultant who is committed to engaging the minds and hearts of people and growing compelling cultures. Learn more at JasonVBarger.com or on social media @JasonVBarger*

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