

# 24 and Counting!

We all start with the same 24 hours. As insurance professionals, time management is especially critical, because we need to accomplish a multitude of varied tasks each day. Like it or not, success or failure all comes down to how we manage that precious commodity called time.

## What are **major time wasters** and how can you **avoid them?**

### **The Thin Man Complex**

You try to do too many things at one time and spread yourself so thin, you may not do any of them effectively. The solution is to delegate. You are surrounded by competent people whose talents and abilities are just waiting to be used. Remember, delegating means entrusting the job with authority. Make use of the great talent around you! Believe it or not, the roof won't collapse if you don't handle everything personally.

### **Just Say "No"**

It is impossible to say "yes" to everyone and everything. Those 24 hours would need to stretch into 48. Decide what you must do, then what you want to do and say "no" to what remains. Prioritize!

### **It Won't Stop Ringing**

You want to be accessible to your customers, but at what cost? Have others screen your calls or use an answering machine when you don't



want interruptions. Record a friendly, reassuring message that indicates you'll call back as soon as possible and schedule a specific time during the day to make those call backs. Then do it!

### **Just Do It**

Indecisiveness leads to postponement, which eventually brings you back to where you started. And look at all the time and energy you wasted getting there. Make decisions in a timely manner and move on.

### **Talkative Ted**

No, we aren't referring to your favorite client. We mean the Agent at the next desk who is just bursting to talk about the weekend football game or the office buddy who stops by to chat every time he freshens his coffee. Once you get sidetracked, it can be difficult to get back on course. If you don't have time for chit chat, say so.

### **Lost in Paperwork**

The old principle of "touch it once" applies here. Whether it's correspondence, inter-office memos, or customer applications, address it one time and move on to the next item. Again, prioritize!

## **THESE ADDITIONAL TIPS HELP EASE THE TIME CRUNCH:**

### **PLAN**

At the end of each day, take a few minutes to plan the following day. Complete the important but unpleasant chores first and divide larger tasks into smaller, more manageable ones. Write it down on paper, make a list in a computer file or key it into your PalmPilot.

### **PRIORITIZE**

Planning is of little value unless you prioritize your plans in order of importance. You'll soon begin to see which items are important for you to personally achieve and which can be delegated to someone else or totally dropped.

### **ORGANIZE**

The more organized you are, the easier your job will be. Keep prospect and customer files in a specific, orderly location so you don't waste precious time flipping through folders and routing through drawers.

### **UTILIZE**

While driving or waiting, use time wisely. Listen to inspirational/informational tapes; use your cell phone when legal and safe; mentally prepare for your next presentation; or just relax, sit back, and regroup.