

Up the “Down” Escalator: Thoughts and Observations for Productive Auditors

A NSIPA Teleconference

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Introduction

The “Up the Down Escalator” Concept:

When you are walking up a down escalator you have to keep _____
(stepping) up or you will quickly wind up at the _____ (bottom).

This applies to:

1. _____ (quality)
2. _____ (production)
3. _____ (goal setting)

The 3 “P’s” of Productivity

The key to productivity is COMPRESSION. Humans work more effectively on a compressed schedule. If we have too much time to get something done, most of it gets _____ (wasted) and the essentials end up occurring at the _____ (last minute) anyway.

The principle of Air Traffic Controllers:

When the skies are _____ (empty), immediately _____ (reduce) staff.

1. P _____ (Planning)

“To achieve great things, two things are needed: a plan and not quite enough time.”

Leonard Bernstein, Conductor

Thoughts to Ponder...

- In our business it typically takes _____ (2) hours of effort to generate one productive hour of work. This is because of the amount of planning required.
- Our long-term _____ (success) is dependent on our ability to _____ (predict) challenges and deal with them appropriately. This means we **MUST** have _____ (contingency) plans. Things won’t always go your way – take that to the bank.
- In order to plan effectively, you not only have to know where you are working _____ (today), you have to know where you’ll be working _____ (2) to _____ (3) weeks from now.
- Planning cannot be _____ (overemphasized)



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2. P _____ (Perseverance)

"Genius is divine perseverance. Genius I cannot claim nor even extra brightness but perseverance all can have."

Woodrow Wilson

- It is a healthy outlook to understand that your _____ (priorities) are not generally the same as the insured's.
- The auditor who fails to grasp the dynamics of today's small _____ (business owner) will likely go crazy in this job. Like it or not, success will only come through _____ (tenacious) effort.
- A lesson from Doug Norville
- Learning _____ (scheduling) skills is every bit as important as learning auditing skills.

3. P _____ (Providence)

"A positive attitude may not solve all your problems, but it will annoy enough people to make it worth the effort."

Herm Albright

Otherwise called:

- _____ (Karma)
- _____ (Cause and Effect)

Stephen Covey refers to this as the "Law of the _____ (Harvest)"

- Sometimes the results of your efforts are inexplicable. Occasionally negative, but often positive. As a RULE, you do _____ (reap) what you _____ (sow).

Organizing Your World (Structuring Your Daily Routine)

Life as a premium auditor occurs in a number of locales:

- _____ (Office)
- _____ (Car)
- _____ (Hotel)
- _____ (Policyholder's Office)

Recommended Reading:

"Getting Things Done" by David Allen
<http://www.davidco.com/store/catalog/>

Note: I have given away countless copies of this book to new managers. It's one of the best I've found on daily organization.

The KEYS to Organization are:

- Leaving nothing to _____. (chance) The busier you are, the more you need a system that reminds you of your appointments and commitments.
- _____ (Duplication). Unless you are willing to work without the proper tools, you might need 3 staplers (as an example). One for the car, office and your computer bag.
- An effective system of _____ (transporting) your files. Many good auditors use plastic file boxes that can move with them.
- A commitment to _____ (learning) and _____ (change). Remember the definition of Insanity!

Random Thoughts on Organization:

- _____ (Technology) is not the answer to every problem you face.
– Ken Shofner
- What works for others might not work for you. Embrace your _____ (successes).
- First seek _____ (effectiveness) and _____ (efficiency) will follow.
- Set _____ (goals).
Remember the adage: He who shoots for nothing will most assuredly hit it.

Scheduling Tips from the Pros

Disclaimer:

Almost nothing I know about this job (including how to schedule) was learned on my own. It was developed through watchfulness and a willingness to learn from those who do it well. Every day that I choose to be a student rewards me with new insights. In short – I'm no Pro – but I have been privileged to know quite a few.

Of all the skills you must learn to be an effective auditor, scheduling is the most _____ (challenging).

Impediments to Effective Scheduling:

- _____ (Conflicts) of Values
- Fixating on a _____ (single) approach.
- Overcoming a lack of _____ (initiative).

Conflicts of Values:

Audit appointments fail to occur because:

- It's not a _____ (priority) for the policyholder.
- The audit _____ (threatens) the basic values of the company.
- The policyholder holds a basic _____ (distrust) of insurance companies.
- Appointments are not _____ (convenient).

Approach – Using the Entire Playbook:

Common Methods of Scheduling Appointments:

- By Phone
- By Letter (postcard)
- Via the Agent
- Via e-mail or Fax

Each of these, under the proper circumstances, might be _____ (valid) methods. The key is to NOT use one approach to the exclusion of all others. An effective auditor almost instinctively knows which approach will work.

Heard in Passing:

- I don't take calls at night...
- "...Still a Fax Machine"

The "One Physical Attempt" paradox. Requirement vs. Reality.

Initiative:

You can teach the "how to" but not the "_____ " (want to). Effective scheduling is a matter of Grit over Gravity.

Auditors don't get into this business to spend time scheduling appointments, but then again football players don't join a team for the opportunity to run wind sprints and watch game film. In both cases, it's just part of the job.

Key Concepts to Take With You:

- Everyone Sells! Whatever your role in the company, everyday you are compelled to be a salesperson, whether willfully or not.
- Find the most effective scheduler in your company and pick his/her brain on the subject.
- Remember that working productively is a function of preparation and preparation requires time.

"If I had eight hours to chop down a tree, I'd spend six sharpening my axe."

Abraham Lincoln