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Selected source PDF pages: 1-16; 86-92.

KATJA STEIN

From Insurance Agent to Successful ENTREPRENEUR

The Comprehensive Practical Handbook for Successful Business Management and Sustainable Growth

With examples, exercises and worksheets



STRATEGY | PROCESSES | LEADERSHIP | FINANCE | MARKETING | DIGITALIZATION | SALES | GROWTH

KATJA STEIN

From Insurance Agent to Successful Entrepreneur

The Comprehensive Practical Handbook for Successful Business Management and Sustainable Growth

Deine-Akademie24
www.deine-akademie24.de

Publication Details

Insurance Agency with a System

Plan, Organise and Put It into Practice

Editor and author: Katja Stein

Publisher: Deine-Akademie24

An der Ölmühle 2a

50259 Pulheim

www.deine-akademie24.de

Current knowledge October 2026

Note on the state of knowledge

The explanations refer to the described framework conditions in Germany. Law, product features and rates are subject to change. Before making any decisions, check the current original sources and the specific facts.

Practical cases and figures

Fictional cases and model calculations serve for illustrative purposes. They are not proven customer results, industry benchmarks or promised economic success. Replace assumptions with verified information before using it yourself.

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Foreword

Dear reader,

Successfully running an insurance agency means much more than advising customers, arranging insurance contracts and managing portfolios. Behind a well-functioning agency there are numerous tasks that often have to be carried out in parallel: coordinating appointments, dealing with customer concerns, organizing work processes, integrating employees, making economic decisions and at the same time keeping an eye on your own business development.

In everyday life, however, there is often little time left for strategic planning. Urgent tasks determine the daily routine, queries interrupt work and important projects are repeatedly postponed. What initially works with personal commitment and flexibility can increasingly reach its limits as the agency grows. It is not uncommon for a lot to depend on individual people, established processes become confusing and the actual work on the company is neglected.

This is exactly where this book comes in.

“Insurance agency with a system – plan, organize and implement in everyday life” shows how an insurance agency can be consciously structured and developed step by step. It's not about planning every working day down to the last detail or unnecessarily complicating all processes. What is more important is to create clarity: about your own goals, the economic situation, responsibilities, recurring tasks and the next sensible development steps.

The book combines entrepreneurial planning with the practical requirements of everyday agency life. It covers, among other things, the development of a business plan, working with key figures, designing efficient processes, team collaboration, economic decisions, customer communication, marketing, leadership and the sensible use of digital options. Sales and consulting are also considered as central components of a sustainably oriented agency.

The focus is not on the theory for its own sake. The content is intended to help you understand connections, realistically assess your own situation and derive concrete measures from it. Examples, work templates and reflection questions help you transfer the topics covered to your own agency. The example agency shown is fictional. Figures and case studies are for illustrative purposes and are not to be understood as forecasts or guaranteed results.

A particular focus is on the personal role within the agency. Those who have entrepreneurial responsibility often switch between different tasks: on the one hand, customers have to be looked after and operational problems solved, and on the other hand, strategic decisions, personnel planning and the long-term development of the company are required. Reconciling these different requirements is one of the main challenges of agency management. That's why this book not only deals with processes and key figures, but also with personal goals, values, priorities and the question of how you can consciously shape your own way of working.

The individual chapters build on one another thematically, but can also be used specifically as a reference work for specific questions. The working materials are intended to encourage people not only to think about changes, but also to actually prepare and implement them.

Because a good concept only develops its benefits when considerations become comprehensible decisions and decisions become concrete actions.

There is no generally applicable way that is equally suitable for every insurance agency. The initial situation, the size of the company, the human resources, the customer structure and the business goals differ. That's why this book is not intended as a rigid set of rules, but rather as a practice-oriented basis from which suitable approaches can be developed for each agency.

My aim is to give you suggestions and tools with which you can control your agency more consciously, make processes more comprehensible and pursue your business goals more consistently. You don't have to change everything at once. Sustainable improvement often begins with a single clear decision, a bindingly regulated process or a task that will be organized differently in the future.

For me, digital development is part of this entrepreneurial work. Chapter 7 therefore combines personal and digital customer contacts with selected applications of artificial intelligence in everyday office life. The examples are intended to help you test a manageable process, check results and clearly regulate responsibilities in the team.

I wish you an insightful read, helpful insights and, above all, the courage to put good ideas into practice.

Kind regards, yours

Katja Stein

Notes on working with this book

Examples and Professional Limitations

This book combines business principles with practical examples, typical everyday situations and concrete approaches to the organization and further development of an insurance agency. The aim is to convey connections in an understandable way and to give suggestions that can be transferred to your own professional practice. To ensure that the methods presented remain comprehensible, fictional situations, simplified calculations and exemplary company data are used in various places.

All cases, people and numbers marked “Fictional example” or “Assumption” were developed specifically for this book. The example Linden Agency and its owner Nora Linden serve as a consistent learning model through which organizational, business and sales issues are illustrated. The people and situations depicted are not documented customer cases or reports from the author. Any similarities to actual persons, companies or business transactions are not intended.

The numbers and calculations in the examples are intended to illustrate how certain procedures can be used and what considerations result from this. They are neither to be understood as general industry guidelines nor as binding comparison standards or forecasts for the economic development of a specific insurance agency. Actual results may vary significantly depending on business model, customer base, compensation structure, costs, regional market conditions, staffing and other influencing factors. If you transfer the calculations presented to your own agency, you should always work with your actual data and take the respective framework conditions into account.

The organizational suggestions and working methods should also be seen as suggestions that must be adapted to the specific situation of the respective agency. Not every measure is suitable for every company. While short coordination channels and flexible task distribution often make sense in a small agency with few employees, larger agencies can benefit more from defined responsibilities, documented processes and regular meetings. It is crucial that the chosen approach fits the size, structure and working methods of the agency and can actually be implemented in everyday life.

The respective intermediary position is particularly important. Insurance brokers, tied insurance agents and multiple agencies work under different legal, contractual and organizational conditions. This can result in differences in terms of product selection, the basis for advice, documentation requirements, decision-making authority and cooperation with insurance companies. The processes described in the book must therefore not be adopted without checking. They must be compatible with existing contracts, actual authorities, internal guidelines and applicable legal requirements.

This particularly applies to communication with customers. Statements about available insurance products, comparison options, services, responsibilities or scope for action must correspond to the actual circumstances. An example from a particular intermediary constellation cannot automatically be transferred to another. Before implementing it in practice, check whether the described process is suitable for your agency and whether the necessary approvals, coordination or additional checks are necessary.

Legal, tax and insurance issues are only addressed in this book to the extent that they are relevant to the operational organization, planning and management of an insurance agency. The information serves for general information and further training. They do not replace individual legal or tax advice or a binding review of specific insurance contracts, individual consulting situations or internal company guidelines. For questions that require an assessment of the individual case, the responsible expert body should be involved.

Information with a legal reference was checked using the official legal sources listed in the list of sources. The editorial status of this book is October 12, 2026. This date indicates the intended status of the editorial review and is no guarantee that all content will be unchanged and current at the time of a later publication. Legal regulations, regulatory requirements, tax requirements and technical standards may change. Before publication, a new edition or the subsequent practical use of legally relevant statements, the relevant sources must therefore be checked again for topicality and applicability.

The responsibility for the concrete implementation of the methods described lies with the people who use them in their respective professional activities. Therefore, before introducing new processes, digital tools or organizational measures, check whether they fit the applicable requirements, internal regulations and the actual responsibilities of your agency. The book is intended to help you question working methods, identify potential for improvement and prepare well-founded operational decisions. However, it is not intended as a rigid set of rules, but rather as a practice-oriented basis that you can use and further develop according to your individual framework conditions.

Your starting point

Before you plan changes in your insurance agency, you should get as clear a picture as possible of your current situation. Successful further development does not begin with as many new measures as possible, but with a realistic assessment of what is already working well, where difficulties arise and which areas need special attention. Therefore, first take the time to look at your agency in a structured manner before changing individual processes or setting new goals.

Start with a brief review of the current situation. Describe which customer groups you serve, which insurance and services are the focus of your activities and how your agency is basically organized. Record how many people work in the company, what tasks they take on and how responsibilities are distributed. Also take your own role into account: Do you primarily work in customer service and sales, do you mainly take care of organizational and commercial tasks, or do you have to switch between different areas of activity on a daily basis? Especially in smaller agencies, it is important not to view your own workload exclusively as a personal challenge, but also to examine the underlying structures.

Then think about how you recognize good work in your agency. Possible criteria include reliable accessibility, timely feedback, fully processed processes, understandable documentation, high quality advice, satisfied customers or economically viable business development. Team collaboration, clear responsibilities and sufficient time for the actual customer tasks can also be important benchmarks. It is crucial that you formulate your criteria as specifically as possible. Terms like “good service” or “efficient work” are useful as general goals, but they only help with the analysis if you describe how you can recognize these characteristics in everyday life and, if necessary, measure them.

Then write down three specific difficulties that are currently burdening your agency or making it difficult to develop further. Describe in as much detail as possible what is actually happening, when the problem occurs and what impact it has on your work. The statement "We don't have enough time" initially only names a general feeling or a possible consequence of various problems. For example, the statement is more meaningful: "Unexplained callbacks interrupt the agreed consultation times on a daily basis, so that planned customer appointments have to be postponed." This description shows in which situation the difficulty occurs and what consequences it has. This makes it possible to then examine more specifically how the interruptions arise and what changes could help.

Further examples of concrete observations are processes that are regularly left behind without clear responsibility, missing documents that have to be requested repeatedly, or customer inquiries in which it is not clearly documented which steps have already been completed. An uneven distribution of workload, frequent queries within the team or recurring delays in processing can also indicate organizational weaknesses. First describe the situation without already anticipating a specific solution.

The separation between observation and explanation is particularly important. An observation describes what can be determined. One explanation attempts to identify the cause of this. For example, if twelve cases are open longer than the internally agreed processing time, this is initially a concrete finding. However, the assumption that there are too few staff available is a possible explanation. Likewise, incomplete documents, unclear responsibilities, frequent interruptions, missing information or inappropriate follow-up reminder could be responsible for the processes not being completed on time.

This distinction prevents measures from being taken hastily that do not solve the actual problem. For example, if additional staff are planned even though the delays are mainly caused by unclear work processes, the desired effect may not be achieved. However, if responsibilities are clearly defined and missing information is requested at an early stage, improvements can possibly be achieved with the existing resources. Conversely, if there is an actual overload, it may become apparent that redistributing tasks alone is not enough and additional capacity is required.

Therefore, explicitly mark all untested explanations as assumptions. Write down what information you are missing to better assess the cause. This can include, for example, processing times, the number of open processes, the frequency of certain queries or the distribution of tasks within the team. Check your assumptions based on this information before making a decision. Not every cause can be clearly identified immediately. However, it is already progress if you distinguish between confirmed observations, plausible assumptions and still open questions.

The review of the current situation does not have to be complete or extensive at the beginning. It is enough to record the most important information on one page and identify the three most pressing difficulties. Add to this overview as you continue to work as you gain new insights. It serves as a starting point for the next steps: you recognize which topics should be investigated as a priority, which improvements are realistic and how you can later assess whether the measures introduced are actually having an effect.

Note: Anyone who objectively describes their initial situation and separates observations from untested assumptions creates a reliable basis for effective changes.

A reliable work rhythm

The further development of an insurance agency should not only take place when there are fewer customer inquiries or when there happens to be some time left. In day-to-day business, customer service, consultation appointments, queries, administrative tasks and organizational coordination understandably often take priority. However, there is a risk that important corporate management issues will be postponed again and again. Work processes that need to be improved remain unchanged, economic developments are only recognized late and necessary decisions are often only made when there is already an acute need for action.

In order to counteract this pattern, it is advisable to plan a fixed date for work on the company. The first organizational approach can be one hour per week. This time is not a general minimum standard and does not have to be equally suitable for every agency. The decisive factors are the size of the company, the current workload and the upcoming tasks. In a small agency, a regular short meeting may be sufficient, while more complex changes may require a longer time frame at times. What is particularly important is that the appointment is scheduled in a binding manner and is not permanently canceled in favor of ongoing day-to-day business.

Use this period consciously for topics that go beyond the immediate processing of individual processes. For example, check whether agreed tasks have been completed, whether the number of open tasks has changed, what feedback there is from the team and whether certain work processes repeatedly cause difficulties. The development of important key figures, the planning of sales activities, the review of responsibilities or the introduction of digital tools can also be the subject of this working time. It is not necessary to look at all areas of the company every week. It makes more sense to select a few specific topics and work on them systematically.

However, a fixed appointment alone does not lead to better results. The time should be associated with a clear question and a concrete decision. Instead of simply determining that processing customer inquiries continues to take too long, you should, for example, check where delays are occurring and which measure should be tested next. The result of the appointment can be a decision, a new priority, an adjusted responsibility or a specific test order. Sometimes the most important outcome is to verify a previous assumption or to determine that more information is needed first.

To ensure that decisions actually lead to changes, each measure should be clearly described. Write down what should be changed in the future, who is responsible for processing it and by when the agreed task should be completed or checked. Also add how you would like to know whether the change is working. A phrase like “Improve recall processing” is too general to reliably guide implementation. More concrete, for example, would be an agreement that incoming callback requests are recorded centrally from a set point in time and assigned to a responsible person for processing twice a day. After an agreed test phase, it is checked whether fewer callback requests remain unanswered and whether the number of interruptions during consultation hours decreases.

The review is an essential part of this procedure. A measure should not be considered successful simply because it was introduced or initially sounds good. What matters is whether it achieves the desired effect under actual working conditions. Therefore, after the agreed period of time, check what has changed, what difficulties still exist and whether adjustments are necessary. Not every measure will have the desired effect on the first try. This is no reason

to stop further development. Rather, even less successful experiments provide important information about which prerequisites are missing or which approach might be more suitable.

Written documentation supports this work rhythm. It doesn't have to be extensive and doesn't require any special software. A simple table or clear to-do list can be sufficient, as long as the essential information is recorded reliably. Without clear responsibilities and deadlines, there is a risk that everyday decisions will be forgotten, tasks will be addressed multiple times, or no one will know exactly what agreement was made. Comprehensible documentation not only relieves the burden on memory, but also improves cooperation and commitment within the team.

In the appendix of this book you will find nine work templates and an implementation plan for the first 90 days. They support you in analyzing your initial situation, setting goals, documenting processes, clarifying responsibilities and systematically reviewing improvement measures. The templates are intended to be practical tools and can be customized to suit your agency's unique needs. They do not require a specific software product or special technical equipment. What matters is not which tool you use, but rather that you record the insights you gain and consistently follow the agreed steps.

Start with a manageable rhythm that you can realistically stick to even in work-intensive weeks. As soon as regular work on the company has been established, you can adjust the scope and focus. In this way, the further development of your agency does not become an additional major project, but rather an integral part of your entrepreneurial activity.

Note: A reliable work rhythm is not created by discussing as many topics as possible, but rather by turning clear decisions into concrete measures, the effect of which is checked later.

Your work program for the next ninety days

The following stages are a suggestion for the practical implementation of this chapter. They are not a binding time norm. Adjust the scope to your initial situation and initially mark your scheduling as an assumption until the necessary capacity has been checked.

In the first stage, you record the initial situation: tasks and role time, available data, customer structure, personnel tasks and financial conditions. At the same time, work on your values and the four reflection questions about your professional direction. The result is a description of what is there, what you want and what you have only assumed.

In the second stage, you formulate the key goal and the five-year picture. Create an initial canvas and highlight its most important uncertainties. Discuss with the team what requirements your performance promise requires. The result is a common working basis with three prioritized test orders.

In the third stage, you connect the five sub-plans. In particular, check personnel requirements, training, costs and payment dates. Select a few agency key figures and clarify their definition. The result is a comprehensible plan that makes resources and open assumptions visible.

In the fourth stage, you implement a limited attempt at change. For example, hand over a clearly prepared task or try out a new form of appointment preparation. Evaluate quality, effort and actual relief. Then decide whether to continue, adapt or choose a different focus. Document the reasons.

At the end of the ninety days, you don't just check whether more business has been generated. Also ask: Is the desired agency described more clearly? Has a key assumption been verified? Did the team take on a task more confidently? Does entrepreneurial work actually get done on the calendar? Which decision is better justified now than at the beginning?

Result of this chapter

You have established an initial connection between your personal orientation, the main entrepreneurial goal, the five-year picture, the business model and the economic planning of your insurance agency. The step from top salesperson to entrepreneur is not just looking at these connections once, but also checking them regularly and actively shaping them. Good personal advice remains an essential part of the business model. It is complemented by the responsibility for ensuring that tasks, people, processes and financial resources fit together in the long term.

Finally, place seven work results in your planning folder: the role inventory, three personal values with concrete descriptions of behavior, the professional focus including open questions, the main entrepreneurial goal, the five-year picture, the business model canvas with its test orders and the business plan with personnel planning and selected agency key figures. Additionally, use worksheets 1 and 2 in the appendix if they fit your planning.

Then check which bottleneck is currently most limiting your further development. This could be, for example, an unclear distribution of tasks, an unreliable handover process, a lack of data transparency or a representation that has not been sufficiently clarified. Decide on the most important starting point and note which improvement you would like to achieve first.

This lays the foundation for the next chapter. The focus here is on how you can systematically record your insurance agency's work processes, clarify responsibilities and design processes so that they function reliably in everyday life.

2 Agency Processes

Consider the Entire Process

A process begins with a concrete trigger and ends with a verifiable result. In an insurance agency, the trigger can be, for example, a customer inquiry, a claim report, a contract change, an incoming document or an internal task. Completion does not necessarily mean that a message has been sent or a document has been edited. What is more important is whether the matter has been processed in accordance with the agreed responsibilities and whether it is clear whether the process has been completed or requires further steps.

When it comes to a customer query, simply saying “email answered” is often not enough. It is possible that a query was simply asked, a missing document was requested, or information was forwarded to another location. In these cases the process is not yet complete. It must be clear what information is still missing, who will take on the next action, when it should take place and how the process will be continued afterwards. Without this information, there is a risk that tasks will be left behind between different participants or will be processed multiple times.

Therefore, consider each selected process from initial receipt to actual completion. Check what information is needed at what time, where waiting times arise, which people or offices are involved and how the handover between them works. Also clarify who is allowed to make decisions, when consultation is required and what feedback the customer will receive. A process must not only describe the normal process, but also show how missing information, queries, delays and other deviations are to be dealt with.

Especially in insurance agencies, several steps can depend on each other. A customer inquiry may first be received by the service department, then technically checked, then documented in a responsible system and finally concluded with feedback to the customer. If one of these actions is not carried out or the responsibility remains unclear, the entire process may be incomplete, even though individual work steps were completed correctly.

A fictional example illustrates this problem: At the Linden Agency, a customer reports a change of address. An employee receives the new address and records it in an internal note. She assumes that everything is settled. However, the necessary changes are not made or passed on in all relevant systems. Weeks later, a shipment is sent to the old address. The cause is not the employee's friendliness or conversation skills, but rather an incomplete process. There is no clear rule as to which systems or responsible bodies must be taken into account, how implementation is monitored and when the process is considered completed.

The improvement that can be derived from this is to define the complete process. This includes recording the change, checking the required information, processing or forwarding it to the responsible office, documenting the result and a comprehensible completion criterion. Which systems and bodies actually need to be included depends on the circumstances of the respective agency, the contractual responsibilities and the applicable requirements.

Capture the current situation

Before changing a process, you should understand how it actually works now. An existing work instruction may show how a process should be processed. However, it does not automatically prove that the steps described are carried out completely and in the intended order in everyday life. It therefore makes sense to first look at actual processes and compare the observed processes with the existing description.

Select a process that occurs frequently, is time-consuming, or is particularly error-prone. Capture multiple real-world events over an appropriate period of time. Document the respective trigger, the individual processing steps, the people involved, required information, waiting times, queries and the result. Also note where tasks are passed on and whether the person receiving them receives all the information they need for the next action.

The survey should pursue a clearly formulated organizational question. For example, if you want to find out why customer inquiries are repeatedly answered late, you should particularly look at handovers, open queries, prioritization and follow-up reminders. However, if you are investigating why certain processes are often processed multiple times, incomplete information, inconsistent entry rules or unclear responsibilities may be crucial.

Explain to the employees involved what problem is being investigated and how the findings will be used to improve the process. Process analysis should not be designed as a secret performance monitoring of individuals. Its purpose is to recognize connections and to design the organization so that tasks can be completed reliably. If personal performance data is collected, the applicable data protection and participation regulations must be observed.

An important part of the analysis is the distinction between processing time and lead time. The processing time describes the period in which work is actually carried out on a task. The lead time, on the other hand, covers the entire period from the start to the completion of the process, including possible waiting times.

For example, a case may require 15 minutes of active work while remaining open for four days due to missing documentation. The actual processing may then not be the bottleneck. A faster writing program or an additional software function alone would hardly solve the problem. It could be more effective to request the required documents in full, determine who is responsible for open feedback and set up a binding follow-up reminder.

Also take interruptions and multiple edits into account. If an employee has to open a quote multiple times because new requests are constantly coming in, timing alone may not show what is causing the delay. Likewise, a task can take an unnecessarily long time if information has to be searched for in multiple systems or the current processing status is not visible. Therefore, the distribution of service contacts, how to deal with interruptions and the availability of required information are also part of the process analysis.

At the end of the current assessment, you shouldn't just have a list of individual problems. You should be able to identify where tasks are delayed, which causes repeat themselves and which changes promise the greatest benefit. Separate observed facts from assumptions. A documented waiting period is an observation; the assumption that it was caused by a specific person requires a separate examination.

Prioritize tasks

In an insurance agency, different requirements arrive at the same time. Customers need feedback, documents need to be processed, consultations need to be prepared and internal tasks need to be completed. Not everything can be processed at the same time. A comprehensible prioritization helps to direct the available capacities to the tasks for which the timing, importance or possible consequences are particularly relevant.

Distinguish between urgency and importance. Legally relevant deadlines, time-critical information about a claim or feedback that has already been bindingly promised may require different treatment than an internal design idea or the revision of a non-urgent template. Which deadline actually applies and which action is required must be checked based on the respective process and the applicable requirements. Prioritization does not replace a technical examination.

Therefore, set comprehensible criteria for your agency. This may include the actual time urgency, possible consequences of a delay, existing commitments, importance to the customer, required expertise and the availability of responsible persons. The volume or frequency of a query alone is not a sufficient criterion. A particularly forceful call is not automatically more important than a less noticeable call with a truly urgent deadline.

A simple work list can provide four action decisions: process now, plan bindingly, pass on responsibly or defer with reasons or not process. The final decision assumes that the task can actually be omitted and that there are no obligations or necessary processing steps that conflict with it. If there is uncertainty, it must be clarified who is allowed to make the decision.

The classification is similar to the common distinction between importance and urgency. It can support daily work organization, but is not a substitute for the professional assessment of a customer issue. Particularly in the case of damage reports, possible deadlines or complex insurance issues, the responsibilities and necessary measures must be clarified before a process is postponed.

A fictional example from the Linden Agency shows the application. A customer reports possible tap water damage, another asks for a copy of the contract and an employee wants to revise an internal template. The team first checks whether the damage report requires immediate recording, forwarding or other time-critical steps and who can take this on. The requested copy of the contract will be given a realistic processing date. The revision of the template will be scheduled for a later organizational date, unless there are urgent reasons against it.

What is crucial is that the prioritization leads to a concrete action. An entry like “important” is not enough. It should indicate who is taking over the process, what next step is required and when it will be checked again whether the task has been completed. If the data is passed on, it must also be ensured that the person responsible has actually taken on the task and not just received a message.

Describe a standard

A work standard determines how a recurring process should be processed reliably. It provides orientation without prescribing every wording or every single action down to the smallest detail. The aim is to achieve sufficient uniformity so that tasks can be completed in a comprehensible manner, results can be checked and substitutions can be made possible.

A usable standard describes the purpose of the process, the trigger, the information required, the essential processing steps and the completion criterion. Add the responsible function, required decision-making authority, representation rules and how to deal with special cases. The greater the possible consequences of an error, the more carefully the necessary checks, responsibilities and escalation paths must be described.

A possible standard for incoming customer contact begins with the recording of the concern and the necessary identification of the customer within the framework of the applicable requirements. It will then be clarified what it is about, what information is available and whether the responsible person can handle the issue immediately. If a technical examination is required, the process will be passed on to the responsible body with the necessary information. The next step, the person responsible and, if necessary, a confirmed feedback date are clearly documented.

The process is not considered complete simply because a message has been sent. Rather, it must be clear that the concern has been processed in accordance with the agreed process, that the customer has received the intended feedback or that justified further processing has been set up with responsibility and a deadline. If processes are still open, it must be clear what action will take place next and who is responsible for it.

When reporting a claim, it is particularly important to distinguish between recording information, forwarding it and your own authority. An agency may not promise coverage or regulation unless it has the basis and authority to do so. A suitable standard can therefore provide for a factual formulation: "I will record your information and forward it to the responsible examination. I will inform you about the result as soon as I have received the relevant feedback." Which further steps are necessary depends on the specific case, the responsibilities and the applicable processes.

A standard must also specify what happens in the event of deviations. What should you do if required information is missing? Who will a process be passed on to if the responsible person cannot be reached? How does overdue feedback become visible? What happens if a system is temporarily unavailable? Such questions should not only be answered when a problem arises. A clear handling of exceptions prevents employees from having to improvise or processes from being left behind without apparent responsibility.

Make task descriptions suitable for everyday use

A task description, a process description and a job description serve different purposes. A task description explains what specific activity is to be completed and what result is expected. A process description represents the sequence of related steps and shows how a process is processed from trigger to completion. A job description permanently assigns tasks, responsibilities and, if necessary, decision-making authority to a function.

These levels should not be confused with each other. For example, if the process for preparing consultation appointments changes, the entire job description does not automatically have to be revised. Conversely, a short task instruction is not enough if a recurring process involves multiple people, systems and handoffs. Choose the form of documentation that suits the actual question.

Describe tasks as specifically as possible. Phrases such as “Ensure customer service” or “Process processes reliably” are suitable as general objectives, but provide little guidance for daily work. Add what action is required, what information is needed, what result is expected and when consultation is necessary.

Test a new description with someone who didn't develop the flow themselves. Can she identify which documents are missing? Does she know where the result is documented? Is it clear when she can continue working herself and when she has to involve a person with technical responsibility? Can she tell when the process is complete? Such tests reveal ambiguities that are easily overlooked in a meeting because those involved already know what is meant.

Also document the version, date of last revision, and who is responsible for maintaining the standard. If several versions of a work instruction are used side by side, different procedures quickly arise. Therefore, determine where the valid documents can be found and how outdated versions will be removed from everyday use or clearly marked as archived.

Work instructions should not be unnecessarily extensive. However, it must contain all the information necessary for safe and traceable implementation. For simple tasks, a compact checklist can be sufficient. For complex processes with multiple responsibilities, additional process descriptions, decision points or escalation rules make sense. What matters is not the length of the document, but whether it can be used reliably in everyday life.

Test improvements in a controlled manner

First change an existing process to a manageable extent. Completely changing multiple processes at once makes it difficult to distinguish causes and effects. When results improve or worsen, it is often unclear which change was responsible. A limited experiment creates a better basis for assessing the effect of a measure and making adjustments if necessary.

Before you start, set a verifiable expectation and mark it as an assumption. An example is: “We assume that the number of additional queries will decrease if missing documents are requested in a complete and understandable message.” Determine which task group the change will be tested for, how long the test should last and which criteria you will use to evaluate the result.

The common sequence of planning, implementing, checking and adapting is referred to as PDCA. The Deming Institute also describes the PDSA cycle, which particularly emphasizes learning from an experiment [Q2]. What is particularly important for practical work in the agency is that a change is not introduced on its own and then viewed as successful. You formulate an expectation, implement the measure, compare the observed results with the initial situation and decide on how to proceed on this basis.