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Where benefits knowledge meets practical AI.

Leverage for Insurance Agents

Part 2

Creating Leverage



Lesson 17: Fire Prevention vs Fire Fighting



Knowledge



Strategy



Growth

Most Emergencies Are Preventable



- A lot of agents spend their time reacting to urgent issues.



- But many of those “emergencies” were preventable.

Preventable Emergencies



- To be clear, these are **real emergencies**.



- But they were created by **poor time management**.



- They could have been **handled earlier**.

Simple Example



- If you wait until the day a bill is due, or if you wait until April 15 to file your taxes, it becomes **urgent**.



- But the task itself **didn't change**.



- Only the **timing** changed.

It's Not a Time Problem

- People consistently find time on the deadline day.
- That tells you something important.
- It's not a time problem.
- It's a timing problem.

Proper Prior Planning Prevents Poor Performance

- This is simple, but it **shows up** everywhere.
- When things feel urgent, it's often because they **weren't planned properly**.

This Shows Up in Business

- The same pattern shows up with clients.
 - Clients wait until the last day
 - Deadlines turn into scrambles
- Your day gets consumed by things that could have been handled earlier.

You Can Control This



This is **not** something you have to accept.



You can **control** timelines instead of reacting to them.

Control the Timeline



Set **earlier** internal deadlines



Build in **buffer** time



Now you're **not** operating at the last minute.

Don't Use the Real Deadline



If you give clients the true last day, many will **wait until that day.**



Their delay becomes **your emergency.**

Don't Create Emergencies for Others



- This is also about being respectful of other people's time.



- When we wait until the last minute, we're not just creating pressure for ourselves.



- We're creating pressure for everyone downstream.



- **Your delay becomes someone else's emergency**



- That's not a systems problem.



- That's just poor planning. And it's rude.



- And over time, people notice that.



- The goal is to be the person who makes things easier, not harder.

Renewals and Recurring Work



This is especially important with
renewals and **recurring requirements**.



These are **not** surprises.



They happen **every year**.

Predictable Work



RXDC reporting



SBC monitoring



Medicare Part D notices



MSP tracking



These are known, **repeatable tasks.**

Handle It Proactively



- These should **not feel urgent**.



- They should be **planned** and handled ahead of time.



- That's where the **leverage** is.

Artificial Emergencies



- There's another type of problem that looks similar but is different.



- Artificial emergencies are **not** caused by timing.



- They are caused by **misprioritization**.

What That Looks Like



- Something **feels urgent, but isn't**



- It gets pushed ahead of more important work



- Now your priorities get out of order.

This happens all the time.



- A client wants an immediate answer to something that isn't actually **time-sensitive**.



- A boss or coworker asks for something **“right now”** that doesn't truly need to be done right now.



- And suddenly, everything else gets pushed aside.

The Real Problem



- The issue is **not time**.



- The issue is **priority**.



- You're working on the **wrong thing** at the **wrong time**.

Why This Matters



- Artificial emergencies are dangerous because they **feel real**.



- But they pull you away from the work that **actually matters**.

So now you have two problems to manage:



- **Preventable emergencies** caused by timing.



- And **artificial emergencies** caused by priority.



Both require you to **take control** instead of reacting.

You Can Control Artificial Emergencies Too



- As with timing emergencies, artificial emergencies are **not something you have to accept.**



- In the same way that you can control timelines instead of reacting to them, you can **control priorities** instead of reacting to other people's urgency.

Control Priorities Professionally



- Controlling priorities **doesn't mean being rude.**



- It means **setting expectations and guiding the timeline.**

How You Do That



- Acknowledge **quickly**



- Set a **realistic timeline**



- **Keep control** of your schedule



You're **responding** – just not **reacting**.

This can be as simple as:



- “Got it — I’ll take a look and **get back to you tomorrow.**”

Or:



- “I’ll review this and follow up **later this afternoon.**”



You’re being **responsive** without dropping everything.

What You're Avoiding



- You're avoiding the habit of:
 - **Dropping everything** immediately
 - Letting **others dictate** your priorities
- That's what creates **chaos** in your day.

You Stay in Control

The key is this:



- **You decide** what gets done and when.



- Not whoever asks most recently or most loudly.



Saying **No** Is Leverage



- One of the simplest forms of leverage is **saying no.**



- If you say no, it **never** goes on your plate.



- And if it's not on your plate, you don't have to manage it later.



No is a complete sentence.

You Can Say No **Professionally**



- This **doesn't** mean being rude.



- You can be respectful and still **protect your time**.



- For example: "Thank you so much for thinking of me. I won't be able to take this on **right now**, but truly appreciate being asked."

Steven Covey (paraphrased).



- How can someone get mad at you when you say it like that?



- Most people understand.



- And the ones who don't... are usually the ones **creating the chaos**.

Not Everything Is **Yours** to Solve



- Part of leverage is deciding what you **don't** do.



- If you say **yes to everything**, you lose control of your time.



- If you're **selective**, you stay in control.



From fire fighting to fire prevention

- Most agents spend their time putting out fires.
- The goal is to prevent them from happening in the first place.



So now we've talked about removing work, outsourcing it, and preventing it.



- Next, let's look at how tools can help you do all of this faster and more consistently.

What do you think?



While not always possible,
do you agree that **fire prevention**
is generally better than
fire fighting?

