



BenefitLab.ai

Where benefits knowledge meets practical AI.

Leverage for Insurance Agents

Part 1

Building Your Foundation



Lesson 3: Time, IOUs, Backlog, and Awareness



Knowledge



Strategy



Growth

Time Is a Framework

People often say time is money.

If time is money, then your calendar is your budget.

A budget helps you control how you spend money so you don't overspend.

A calendar helps you control how you spend time so you don't overcommit.

Without a budget, you don't really know where your money is going.

Without a calendar and awareness, you don't really know where your time is going.

To-Do Items



ALSO TAKE TIME



MAY NOT BE TIME
SPECIFIC SO MAY NOT
SHOW UP ON YOUR
CALENDAR

To-Dos Are IOUs



- A to-do list is not just a list of tasks.



- It is a list of IOUs — things you owe to other people and things you owe to yourself.



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- ★ Every task is a commitment, not just an item to check off.

In the health
insurance industry
especially, people
are generally
conscientious.

Their word matters, and they want to follow through.

When you tell a client you will do something, that becomes a commitment.

Even if it is small, it still matters.

If you do not follow through, it impacts trust, the relationship, and potentially retention.

So these items are **not trivial**.

They may not move the business forward, but they keep it from going backward.

This is where some traditional productivity advice gets it wrong.

- Things labeled “urgent but not important” are often important to the person making the request.
- And if you ignore them, there are real consequences.
- So your to-do list is not just busy work – it is your reputation, your commitments, and your promises.





Why To-Do Lists Create Pressure

- A long to-do list creates pressure.
- Not because of the amount of work, but because of the number of commitments.
- Each item represents something unfinished, something owed, something hanging over you.

Backlog

A backlog is a buildup of unfinished obligations.

Most people have one, whether they call it that or not.

If your to-do list is a list of IOUs, your backlog is unpaid debt.

The larger the backlog, the more pressure you feel.



False Obligations

- Not everything on your list is actually real anymore.
- Some items have already been done, some are no longer relevant, and some have been replaced.
- But if they are still on the list, they still create pressure.



Your brain does not distinguish between real obligations and outdated obligations.



If it is written down, it feels like it still needs to be done.



So part of managing your time is cleaning up your list.



Removing things that no longer matter.



A shorter backlog is always better, not because you are doing less, but because you are carrying less.

Your Cleanup Approach

Getting everything into one place is the first step.

Then separating items into categories – long-term items, reading or reference items, and active priorities.

Not everything belongs in “today.”

This alone reduces pressure significantly.

Backlog Reduction Strategies

There are a few ways to actively reduce backlog.

- A place for everything
- DO Day
- FIFO (First In, First Out)
- Born-on Date
- Time Estimates for Each Task



A place for everything

If you don't have a good system, then your to-do list becomes a catch all. Sort of like a junk drawer.

When I started clearing my backlog, I had everything from “read this someday” to “get a new deck” on my list.

Do Day

- The goal is not perfection. The goal is to reduce the number of open obligations.
- You knock out as many items as possible, even small ones and lower-value ones.
- This reduces the total number of things hanging over you.
- It is similar to paying off the smallest credit cards first – fewer balances and less mental weight.

FIFO

First In, First Out

- Most people operate on the LIFO method – they work on the most recent and most urgent tasks first.
- Older tasks get buried.
- FIFO means working on the oldest items first.
- This clears out stale work, forces decisions, and reveals items that no longer matter.
- Some of your backlog is not real work – it is outdated decisions that have not been cleared.

Born On Date



Most people track the due date on their to do list. But there are two problems with this:

1. Items without a true due date keep getting postponed.
2. We forget just how long something has been on the list.

Time Estimates

- Tagging each task on your list with an estimate of how long they will take to complete helps you quickly identify items you can knock out when you have a block of time available.
- Tip: Things take longer than we realize. Double your time estimate for each item.



Result of Backlog Reduction



**Less
pressure.**



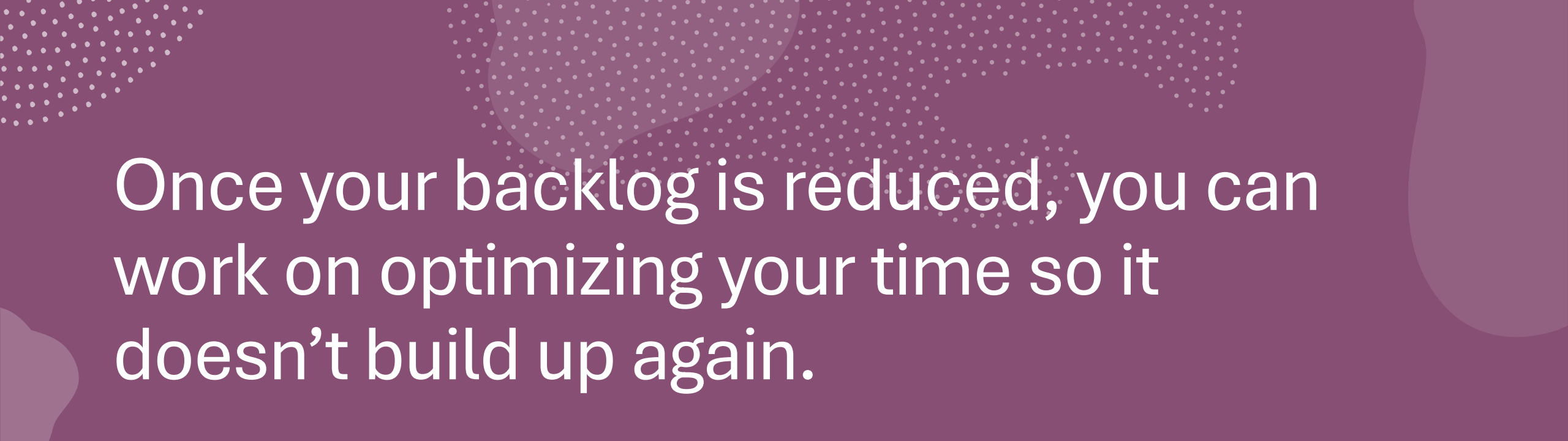
**Fewer
open loops.**



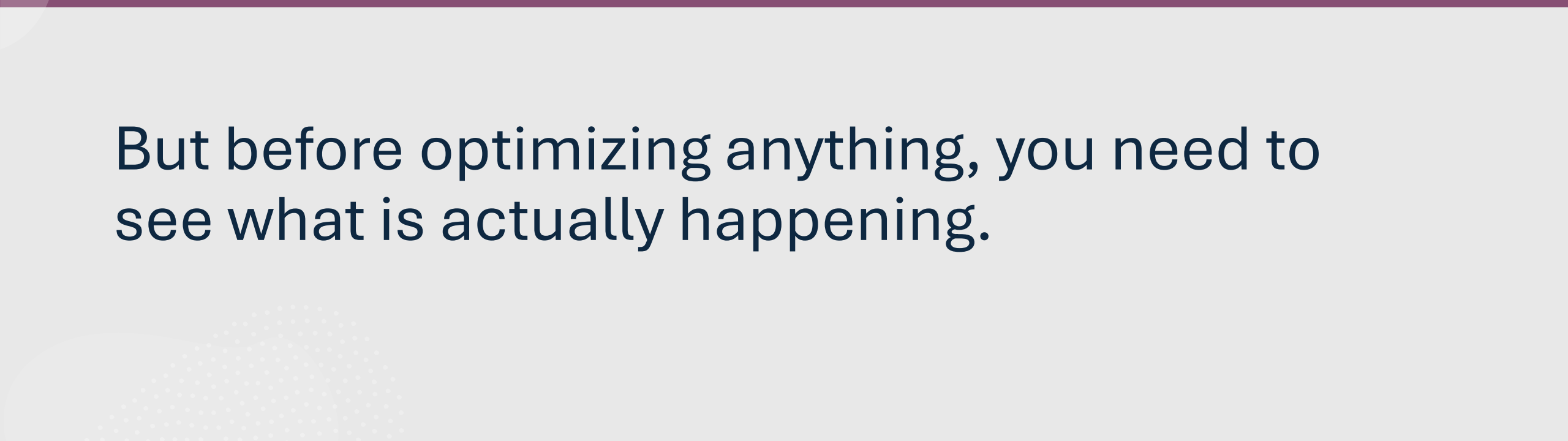
**More
clarity.**



**You are not just
clearing tasks –
you are clearing
mental space.**



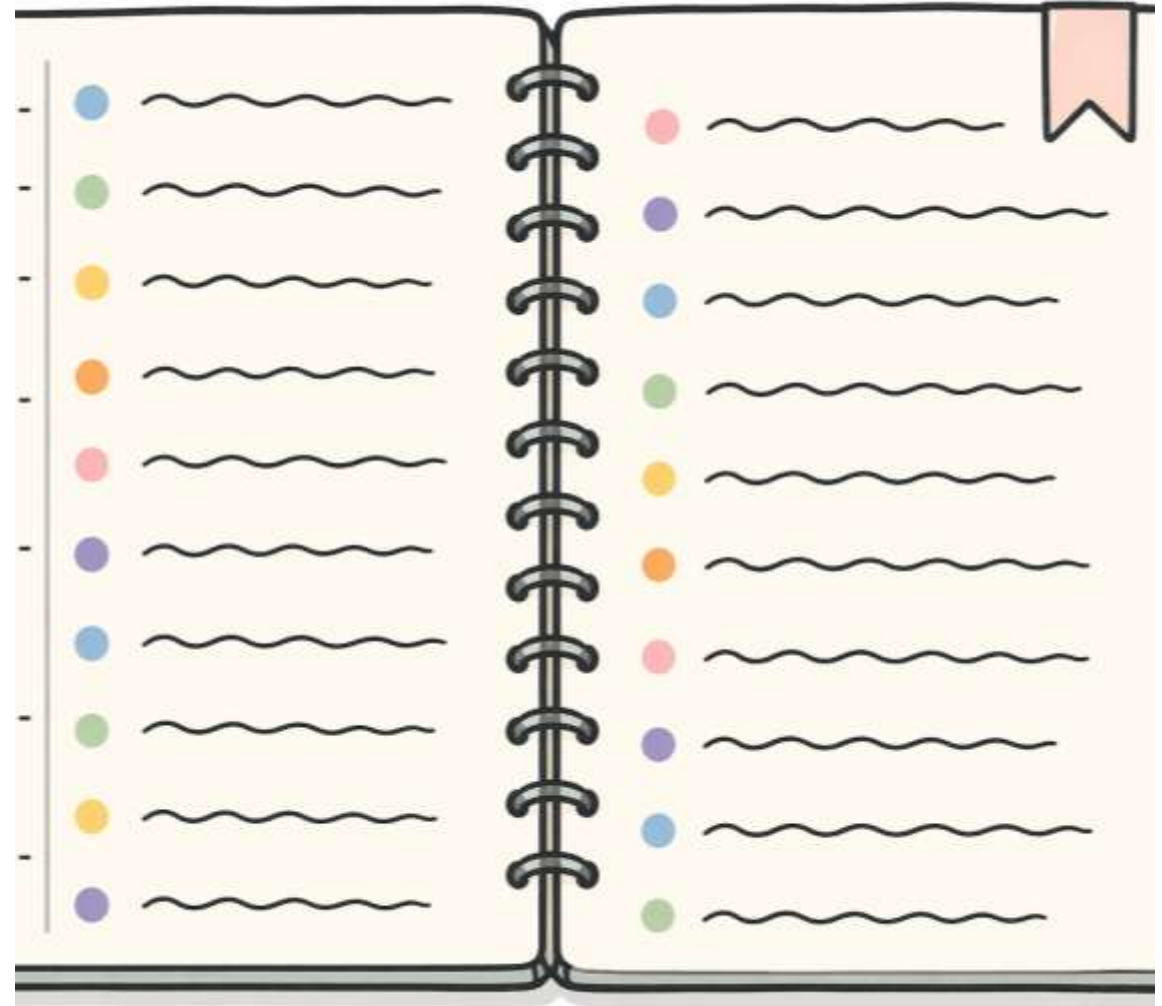
Once your backlog is reduced, you can work on optimizing your time so it doesn't build up again.



But before optimizing anything, you need to see what is actually happening.

Life Log™

- The life log is a way to track what you do during the day.
- Not necessarily forever, but in spurts.
- It gives you awareness of how many things you actually do, how often you switch tasks, and how fragmented your day is.
- Many people underestimate both how much they do and how scattered it is.
- I used to call this my Done List. Some call it a Ta Da list.
- There are even apps that attempt to do this, so this is not a crazy idea.



I've kept a life log several times
over the past few years from
weeks to months at a time.

It's always been revealing.

A large orange circle is positioned on the left side of the slide, partially cut off by the edge. It contains the text 'Put EVERYTHING on the Log' in white.

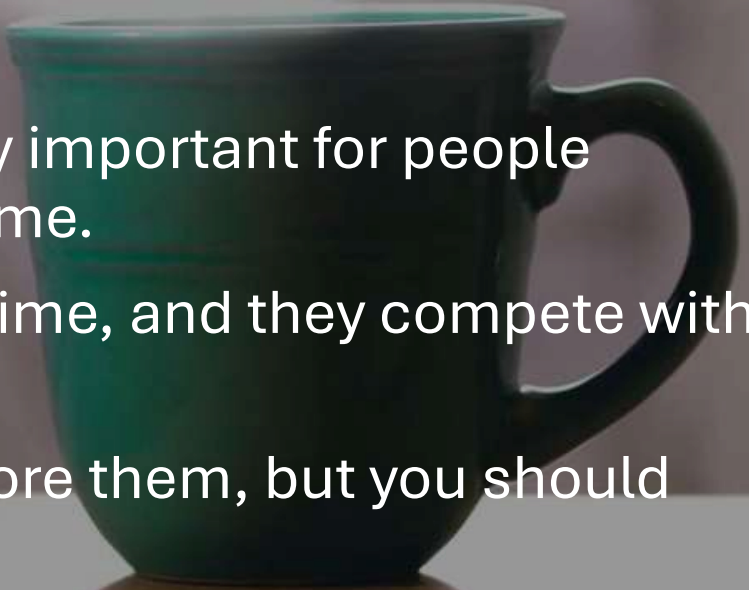
Put
EVERYTHING
on the Log

From the time you wake up
'til the time you go to bed.

Every time you switch
gears.

Not just important stuff.
Not just work stuff.

ADLs (Activities of Daily Living)

- ADLs are non-work activities that still take time:
 - Eating
 - Coffee
 - Pets
 - Interruptions
 - Small household tasks
 - Include them.
 - This is especially important for people working from home.
 - These take real time, and they compete with work time.
 - Most people ignore them, but you should not.
- 



Can I just write
“morning routine”?

Routines Must Be Earned

Many people
think they have
routines.

But a routine
requires
consistency,
repetition, and a
similar order.

If you are not
doing the same
things regularly,
you do not
actually have a
routine.

Plus, when you
list them
separately, it's
easier to identify
opportunities for
improvement?



How many
“things” do you
think you do
per day?

It's less than most people realize.

My
number:

- 50 to 60

Activity Slots

Instead of thinking in hours, think in actions or activity slots.



A typical day might include around 60 activities.

~20 ADLs

~10 inefficiencies

~30 meaningful actions



This reframes your day. You do not have 8 hours – you have about 30 meaningful actions.



That is the real constraint. Not time, but how many meaningful actions you can actually execute.



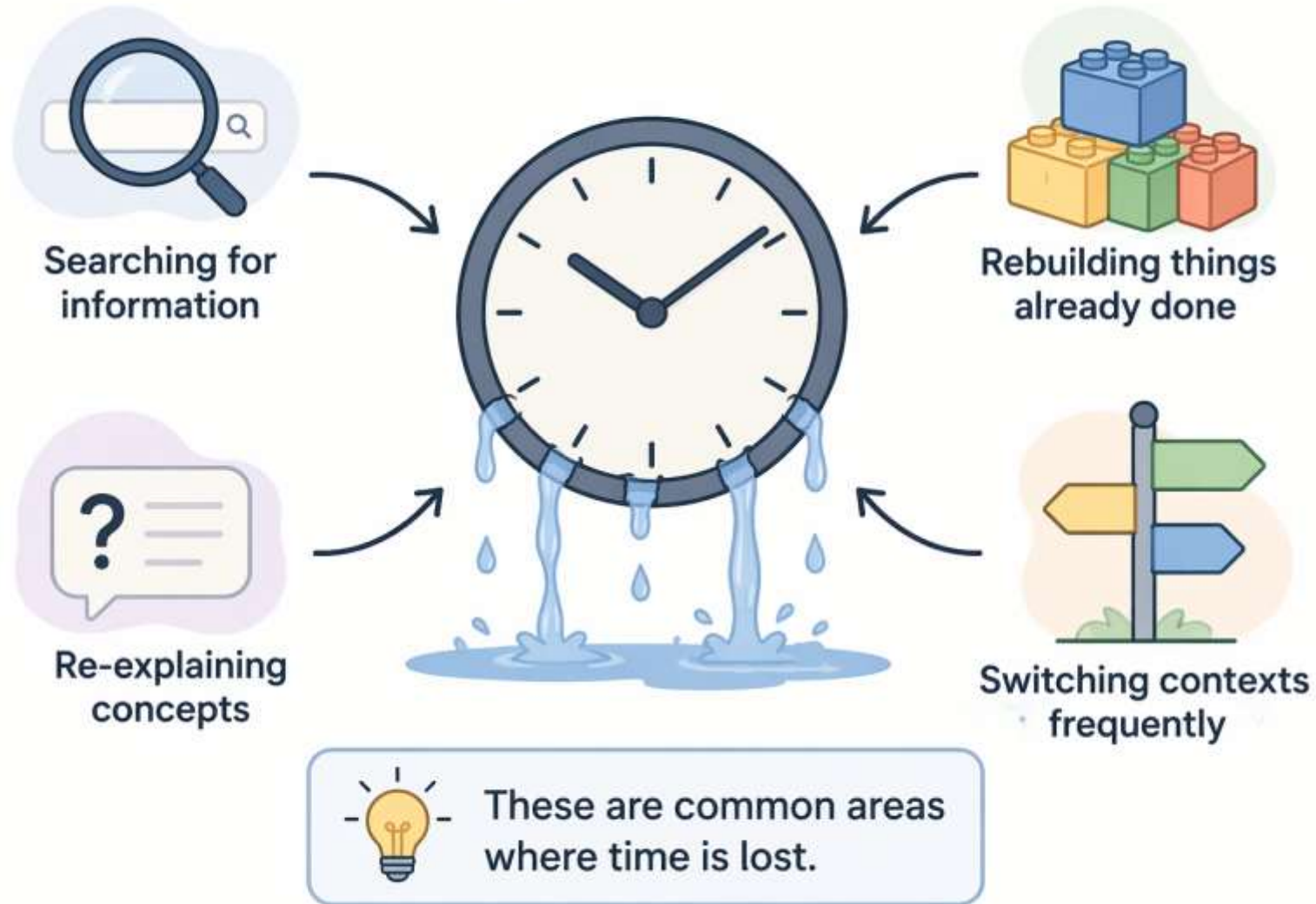
The key is not increasing time – it is improving what happens inside each slot.

Multi-Day Tracking

- One day is just a snapshot.
- Tracking multiple days reveals patterns – inefficiencies, repetition, and opportunities for improvement.



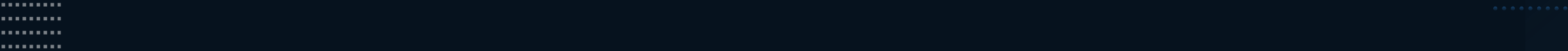
You're looking for time leaks.





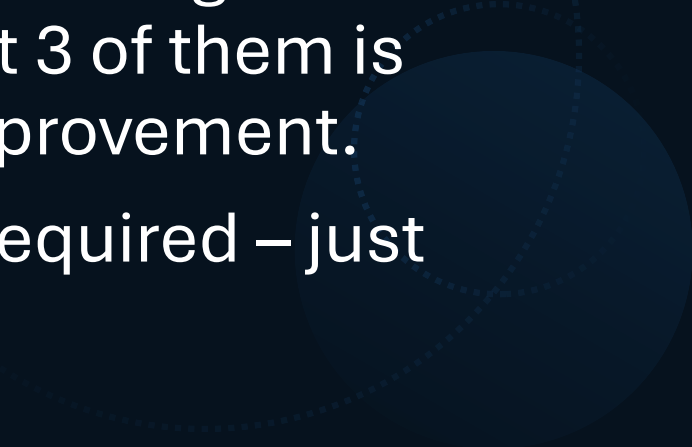
- Once you see your patterns, you can improve them.
- You can eliminate tasks that are unnecessary, improve how tasks are done, or outsource tasks to others.

Optimization Framework


$$3 \div 30 = 10\%$$

10 Percent Improvement



- If you have about 30 meaningful actions, improving just 3 of them is about a 10 percent improvement.
 - No additional time is required – just better execution.
- 

ADL Friction Reduction

Small daily tasks create friction, not because they are difficult, but because they are repeated.

- Opening medicine bottles
- Grocery store trips
- Deciding on meals

But small shifts can reduce much of this friction.

- Pill organizer weekly
- Grocery delivery
- Meal planning

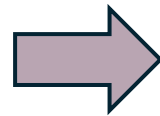
These reduce decision fatigue, time spent, and mental load.

Time Management (After Awareness)

Once you understand your time, then time management ideas can help.

- Eat That frog is useful if you tend to delay difficult tasks.
- Mode-based work means grouping tasks by mental mode – creation, brainstorming, extraction – instead of by project.
- Two-hour blocks allow you to work in defined segments and track how many actions you complete.
- Sometimes you push at the end, like a two-minute offense in football.

The biggest time leaks are searching, rethinking, and rebuilding.



Which leads directly into the next topic: **knowledge and systems.**