

Differentiation: A Personal Reflection

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Introduction

Some people need to experience a life-changing event before they really “see” the world around them. Or before they commit to change. We know what we want to do or need to do, but we fail to execute. We ultimately fail to find the time. And thus, we fail to see the importance of change. I am not pointing fingers for I too am one of those. While I have thought about this article for two years, I have never written it until now. Until I had my life-changing wake-up call.

The following article, like so many before it, challenges your differentiation. But unlike others, the goal of this article rests not in defining and quantifying your organizational differentiation, nor maximizing your new business sales, nor increasing retention, nor growing your company’s top line. If you find some of that within this text, great, but that is not the purpose. Instead, this document centers on you, the reader, as an individual. And the goal is to simply share with all of you that which your peers have so generously shared with me - a mechanism to challenge or validate your *Personal Differentiation* in the various aspects of your life.

Let me start with where this all began. Two years ago, I was preparing for a nine-day business related trip to see clients and prospects. In the final hours before departure, five colleagues and I were frantically reviewing logistics, making copies, binding presentation material, sorting deliverables, packing boxes



and preparing shipping labels. Stress levels were high, with mine at the summit. One of my colleagues, Micki Kincaid, made what was in retrospect a purely innocent comment, but my frantic mental state skewed her actual words well before I could digest what was actually intended. The comment, as I heard it at the time (or the way I wanted to interpret it), was something to the effect of “I don’t know why I have to do this. Isn’t this Donna’s job?”

Now, please understand that I try to be a pretty calm and rationale co-worker. At least, I would like to think I am. I perceive myself as open and available to others. I’d like to think others see me as someone with whom they feel comfortable confiding in and speaking to openly and honestly. I tell you this not in an effort to appear as a model citizen, for which I am most certainly not. But, I do tell you this as a foundation for the dramatic differences between who we often believe ourselves to be relative to how others actually see us. And perception is reality in any given moment.

Regardless of what I meant in my rapid-fire response to Micki’s comment, my reply was communicated along the overtly-harsh and

crass lines of “Micki, we have five people representing all levels of this organization scrambling to get this material ready. Clients are paying us for this work. And they pay our salaries and keep us employed. That said, you have two options. One, you can work with the rest of us as a team to get this material ready. Or two, we can walk across the hallway into the conference room and chat about job responsibilities. However, should you choose option two, we will not be engaging in a discussion. Rather, I will be doing all the talking and I guarantee you that you will not like the outcome. Now what would you like to do?”

Micki quickly chose option 1, the six of us collectively completed our prep work, the trip was a success, and I was on top of the world. Mission accomplished right? Wrong. In hindsight, those words, surrounded by the inappropriately harsh tone, sounded more like those of a dictator. Just writing these words, knowing that they were attributable to me regardless of interpretation, are both embarrassing and disheartening, for that is not who I believe myself to be.

Let’s fast forward about five days into my trip. As I am engaging in small talk with a client, a MarshBerry co-worker calls me and asks if Micki is about to be fired. Incredulously surprised, I responded with an emphatic “No, why are you even asking?” My co-worker explained that based on Micki’s interpretation of the words and tone used in our last conversation that Micki, a single mother, went home that very night and told her fifteen year-old daughter that she might get fired and needed to start looking for another job. I told my co-worker that Micki does an incredible job for me, I couldn’t be happier with her assistance and that nothing could be further from the truth.

My co-worker proceeds “OK great. Just wanted to keep you in the loop. But, do you ever tell Micki that?” “Of course,” I immediately respond. “Well, yeah... sometimes, well... I don’t know” as I now started reflecting versus responding.

Believing that giving consistent feedback was a personal strength in the workplace, I now began to question the extent to which I provide positive reinforcement to others. And I began to

question how others see me as an individual. Maybe past reinforcement was not sufficient or specific. Universal praise like “great job” may not be in and of itself positively internalized...words must also be backed by sincerity and specificity. Maybe my personal thoughts on communication and positive reinforcement were not at all in alignment with my colleague’s actual day-to-day experiences. How else could this seemingly simple exchange (to me anyway) have gone so awry?

After ending the call, I explained to my client, Pat Kee, the above events. Now keep in mind that Pat is a young, successful producer who is one of the nation’s best insurance sales professionals as well as a pioneer in defining and executing sales-related differentiation platforms. Pat contemplated what I had just relayed to him for a minute or two, then very matter-of-factly inquired, “So how does that make you different than every other jerk boss Micki has ever had?”

Already feeling terrible remorse for the interpretation of that communication with Micki, Pat did not pick me up. I felt like he kicked me while I was down. Hard. Instead of the empathy I was expecting, he scolded me like a father would a son who just got in a fight...and lost.

Rarely at a loss for words, I blankly stared at Pat as if he was speaking a foreign language. Pat then said something I will never forget. He calmly but emphatically stated, “Patrick, for such a smart guy, you sure can be a dummy sometimes.” And after another moment of silence - the uncomfortable kind that seems exponentially longer than it actually is - he continued in an almost exasperated fashion. “By the look on your face I can tell that you still don’t get it, do you? A few years ago, MarshBerry taught me the Four-Step Differentiation Process. But that process isn’t just about selling insurance and making money. Patrick, I feel that I have successfully applied that process to my new business production and I couldn’t be happier with the results. More importantly, though, I have also applied that exact same process to my differentiation as a boss, as an employee, as a husband, as a father and as a friend. I left your training and outlined how I was going to be a better person in all facets of my life.” After

another dramatic pause, Pat ended his message with a firm statement that was most likely and intentionally only a thinly veiled rhetorical question, “Isn’t this what your training is really all about? Being a better person – not just selling insurance?”

Differentiation – For Your Company

I will now outline the training to which Pat refers, to put into context our dialogue and the remainder of the Personal Differentiation message.

Peak-performing sales organizations maintain a well-defined and institutionalized differentiation platform through which they create competitive advantages relative to both new business opportunities as well as client retention. By arming a salesperson with a quantifiable differentiation platform to articulate, the individuals can sell the value of the services provided and the value of a relationship. Give a good sales person a great product/service/story to sell, one that they believe in, and they will excel. Give a great sales person an inferior product or service to sell, something in which they find no passion or truth, and even they will struggle.

Success will result from aligning who we are, how we act and our value system individually and corporately with others who share those same ideals. Sales success is rooted in individual trust and relationships before products ever enter the scene. As such, defining and articulating over and over who we are and consistently showing that message to the market allows us to form mutually beneficial relationships. It is these relationships then, that allow us to first gather in-

formation, discover problems and offer solutions to drive sales well before the too oft sought after closing techniques. Closing techniques are the lag indicator in the sales process. Relationship building is the lead indicator. So we all need to understand the importance of differentiation relative to relationship building.

Individuals need to understand the organizational differentiation platform so that they may consciously choose to internalize, accept and buy into a common value proposition. And while each and every organization has a differentiation story, very few have taken the time to quantify and institutionalize their respective pitch and process to offer employees, yet alone the marketplace at large. For most, the unique characteristics of a company’s relationship platform anxiously reside just below the surface of the corporate infrastructure just waiting to be mined; but these precious resources rarely see the light of day. Each organization has the tools to mine the platform, but the struggle resides in knowing how to do so. The Four-Step Process for mining and institutionalizing your organizational differentiation platform:

1. Understand what makes you different
2. Know how to articulate it
3. Be able to show it
4. Ask others to share it

Understand What Makes You Different

When the average agency is asked the question “Why are you different?” the typical responses range from “We are privately held, we are involved in the community, we are the largest (insert carrier name here) agency in the region, we’ve been around for 40+ years, we have great markets, we have a great service staff, and we have a specialty in construction.” Can you see why the average agency fails to survive? The above responses probably apply to over 90% of the agencies in the U.S. The responses are both commoditized and cliché. Everyone is telling the same story. And that story centers on the agency versus the client. “We, We, We” versus “You, You, You”. Remember, relationships are predicated upon mutually-beneficial value propositions. And I believe they are the lead indicators of sales and



retention. We must get to know the prospect or the “you, you, you” to even assess a working fit. Merely telling our own corporate story bypasses personal relationship building and attempts to accelerate straight to the wallet.

Every person in your organization, regardless of industry, should be able to tell you within 60 seconds what makes your firm different from the competition and every person in your organization should also be telling the same story. But they cannot. Why? The problem resides in the premise that we as executives have not executed a plan to do so. We as executives have not armed our staff with one of the most critical tools necessary to do battle – our unique story. We may well know what to do, but we fail to act. The simple analogy comes back to asking for referrals. Salespeople know that they should ask for referrals (or better yet – leveraged introductions) from their best clients, but rarely do. They know what they should do, but fail to execute. The same goes for executives when quantifying and institutionalizing the differentiation story. Organizational leadership often times knows what to do, but fails to make the time to execute and thus diminishes any verbalized or perceived importance. As such, employees cannot sell that which they do not have, let alone believe in.

The cold, harsh reality is that most entities have no clue what makes them different from competitors in the marketplace. Instead, they assume, surmise, rationalize and inevitably avoid making the time to answer a relatively easy question. For those of you who state that you can figure it out in ten minutes or already know what it is, remember this - your personal opinion



of what makes you different matters not. *What really matters is what your clients believe and how the marketplace perceives you.*

So, in order to truly know what makes you different, organizations must embark on two initiatives. First, you must ask your clients why they choose to do business with you. Your best clients are your competitor’s top prospects. Your customers constantly receive solicitations from others to move their business, yet they stay with you for a reason. Do not take for granted that you know why they stay engaged with you and do not surmise a rationale. Ask them. Be sure of it. Embrace your relationship. Then marry these client responses with the perceptions of your internal staff. Second, scrutinize and dissect your competition. Assess their markets, niches, expertise, staff and their strengths and weaknesses. Only by conducting such an analysis will you understand why your firm is truly different from your competition *in the eyes of your customers*. Now you have what you need to formulate your differentiation message.

Know How to Articulate It

Once you understand why you are different, you need to mold the articulation of that message. Having embarked on a four-year differentiation crusade within the insurance industry, and after working with hundreds of agencies toward this end, we have also discovered another harsh reality - *no one cares about you and your differentiation*. Digest that statement for a second – *no one cares about you and your differentiation*.

Let me give you an example of what I mean. As a firm, we have seen infinite (slight exaggeration) agency lead letters that read, “Hi, My name is <insert your name here> and I have been a local professional proudly serving our community for the last 20 years. I will be calling you in the next few weeks to introduce myself and tell you more about me and my company. I look forward to spending 15 minutes on the phone with you. Sincerely, <insert your name here>.” Wow. How compelling. As a consumer I cannot wait to pick up that call and hear your 15 minute ramble regarding you and your organization!

Ultimately, what consumers really care about is themselves, right? So the next point we need to address is articulating how your corporate differentiation benefits the consumer. Everything you discuss must be customer-centric. How does what you (the service provider) do benefit the listener (the customer)? At the end of every sentence that you may use to describe your company, put yourself in the consumer's shoes and ask yourself "So what?" So what that you are private (or public)? So what that you are local and involved in the community? So what that you have a great service staff and markets? So what that you claim to have a specialty or niche like every other company in the U.S.?

What does all that ultimately mean to me as a consumer?

Consumers hear the exact same seller-centric pitch five times a day. Thus, most salespeople are more apt to look the fool by being unprepared and unprofessional when delivering a commoditized organizational message and never get in the door. Your differentiation story is there, whether something specific about your staff, markets, independence, specialties, etc. You just need to mine that story and craft it into something that espouses the reasons that each factor benefits the customer. Above all, it should be delivered in a conversation style where you ask open-ended questions that lead into each differentiator...no one likes a speech or lecture. The most critical thing to remember is that this is not about large capital expenditures to hire more people. Differentiation is about articulating the benefits you already provide for your customers.

Sometimes, technical individuals find difficulty in internalizing philosophical ideas. So, think about the following. In reviewing myriad insurance agency websites, most state that agencies work to protect wealth, manage risk, reduce claims on behalf of the client, blah, blah, blah. We surmise you are telling the market the same in your prospecting efforts. Again, such verbiage has quickly become the standard for the insurance industry. So the challenge is this. Cut and paste the home page verbiage from your web site and those of ten other peer companies into Microsoft Word. After removing all corporate logos, organizational names, and contact information,

read each document and determine which document belongs to each agency. Do you really know which document belongs to which firm? Is the website customer-focused? I'll save you the time and trouble of spending 30 minutes on this exercise and give you the answers. No and no. Everyone is saying the same things. So most agencies fail in communicating their specific customer-related differentiation but do excel in articulating sameness.

From a consumer's perspective, your web site, like your differentiation pitch, looks, feels, smells and tastes exactly like those of your competitors. Maybe you take that as a compliment. But understanding that 75% of all agencies (not sure about other industries) will fail to perpetuate internally at a fair market value, market leaders recognize that complacency breeds mediocrity. So they change. They customize each piece of the story by answering "so what" to shift the story to the consumer's benefit. In so doing, leading agents and brokers can explain "how" they protect wealth, manage risk, and reduce claims on behalf of the client. They can explain "how" they proactively service customers through the articulation of a process driven program. The focus then becomes *how* the agency facilitates *what* they do *for the benefit of the customer*. Then, these organizations educate everyone internally on how to articulate their institutionalized differentiation message externally.

Be Able to Show It AND Ask Others to Share it

Once we understand our differentiation story, institutionalize the message internally, and prepare to articulate it externally, we must also be able to show it. The best way to explain this section emanates from a simple adage: "your actions speak so loudly I can hardly hear your words." If you make promises, you had better deliver. Communicating your differentiation and value must transcend an initial visit and be consistently and continuously reinforced throughout any relationship. One great mechanism to accomplish this repetitious reinforcement to the market is through a well-structured service timeline process.

Service timeline agreements are best thought of as proactive customer contact strategies. One insurance company survey found that 62% of insureds would be willing to move their insurance to another company if they had a negative experience. Okay, we can all buy into that. But the next question we must ask is “what if the customer has no experience whatsoever?” According to Advanced Marketing Consultants, the number one reason consumers (67%) leave any incumbent is due to the lack of a defined customer contact strategy.

Think about your personal or corporate banker, stock broker, attorney or CPA. Do you specifically know which individuals or specialists to call with questions at each service provider? Do you know when the next 5 meetings are going to be held, the benefit of each meeting, who is going to be there, etc? Do you really know what to expect over the next 12 to 18 months of your relationship with these professionals? Do you always know what the next steps are in the relationship? Can you immediately enumerate the benefits of each relationship relative to alternative providers? Probably not. The same applies to your own customers. Most have not the slightest idea as to the quantifiable future communication plan in the service provider to customer relationship let alone the value you as the incumbent organization provide.

Consumers often times do not understand the scope of the relationship in which they are engaged nor the value that the incumbent provides. So, who’s to blame? Our take is “who cares?” Simply said, consumers want a proactive service approach versus a reactive one. Great customer service is no longer just picking up the phone by the third ring or returning e-mails within 24 hours. Instead, great customer service has morphed into a proactive relationship/contact strategy constructed by both the service provider and consumer which clearly delineates future discussions, dates, target objectives and individual champions with the primary purpose of documenting and exceeding client expectations.

Leading entities proactively control relationships by managing the client. Also think about the concept of clearly defining *any* ongoing rela-

tionship strategy especially for your top clients (which are your competitors’ top prospects). Time invested in over-serving these clients can save you time and money that will have to be spent acquiring a new career client should they leave you. Recognize that this approach is not exclusive to insurance professionals. It can, and should, be applied to any organization in the customer service business. But, a few agencies experiencing great success are now teaching their top clients (insureds) how to replicate the differentiation and service timeline process within their own client-facing business model.

You as agents, consultants and trusted advisors continuously facilitate activities, both seen and unseen, on behalf of your clients. Make those activities visible. Articulate and document what your relationship will look like in the future and continuously reinforce the value you have brought to your clients in the past. Establish a system to ensure that “promises made” are “promises kept.” Because if you do not, someone else will.

The three most commonly cited reasons for the lack of an institutionalized differentiation process are:

1. Our competitors aren’t doing it
2. If we make promises then we might not deliver and we will look bad to the customer
3. We do not have the time to do this extra work

Correct, correct and agree. However, you must ask yourself whether you believe in the intrinsic benefits of such a platform. You can proactively embrace customer relationships or reactively service them. You can control your competition or let them control you. Granted, you must also reallocate time and resources to effectively implement and govern such a process. While you think you do not have time, you must make the time. You have the time but it’s just being spent in less productive areas. And if you are not spending the time now to proactively articulate and govern your customer contact strategy, how are you really any different than most agents/brokers? Think about this – if you knew an investment could provide a 20% return over

the next 12 months, would you pass because you have neither the time nor the money to invest? Or would you find the time to rebalance your portfolio and reallocate some monies into that investment? Reallocate and rebalance. We have time and money. It's just a matter of how we choose to invest them.

Market leaders believe and have experienced quantifiable new business and retention results through their differentiation platforms. Market laggards still do not believe or simply ignore the reality. And they continue to lose clients to those competitors who are simply willing to take the time to better articulate the service activities the laggards are already performing. Leading agents embarking on service timeline processes aggressively articulate all that they will do and have done. They simply better communicate the services and value most incumbent agents already provide. They take the time to communicate. Proactive or reactive communication. It's more about making time than finding money.

Many firms have been leveraging service timelines for years; others not at all. Collectively, we as service providers must commit to implementing and leveraging some type of service timeline process to transform what we say into how we will execute those promises. We recognize that this is both a long-term process and you each have several priorities that will continuously consume your time. If you cannot give this 100% attention right now, begin by breaking the implementation into pieces. Start the process with a few producers, a handful of top clients, a single division, or a specific location. Learn what is working well and what is not, so that you can begin to institutionalize the service timeline (customer contact strategy) process. Invest the time.

Considering various organic growth initiatives, this should be high on the priority list. Please be cautioned, we are not saying that designing, implementing and executing such a process is quick and easy. However, in relation to alternative growth initiatives such as employee recruiting/hiring/training or corporate acquisitions, service timelines consume only a fraction of the time, capital and resources compared to alternatives. Whether you take the time to lead the charge yourself or appoint an internal

champion who will, this is a must-have process. Proactive and documented customer contact strategies will soon become the norm versus the exception.

When implementing service timelines please keep these key items in mind:

1. Commit
2. Appoint an organizational champion
3. Start small – then cultivate
4. Define formal training (philosophy, process, execution, communication)
5. Sell your organizational differentiation and the things you already do for clients
6. Execute, Execute, Execute

Once your clients experience your differentiation platform relative to their own customer-centric benefits, they will spread the word and they will be receptive to providing you with leveraged introductions. As one insurance agency stated after being first in market to migrate through the Four-Step process, "It's like going fishing without having to put your pole in the water. Fish are now jumping into our boat." That was years ago and times have changed. Now, the institutionalized process outlined has become the cost of admission just to compete on large commercial accounts. This evolution will continue to permeate various lines of business, geographic regions and sizes of accounts. Without it, you will likely go hungry.

We are all different. We all have great stories. We now need to define, communicate, articulate and share our institutionalized pitch.



Differentiation – Applicability to You as an Individual

The purpose of the previous section serves to familiarize you with how differentiation affects your organization. That process is indeed about making money and ensuring your organizations long term viability. If you gleaned any beneficial ideas from this – or validated that which you are already doing - fantastic. But, as Pat so profoundly stated, that same high-level Four-Step process and the ensuing specific implementation strategies also find applicability in a multitude of personal life experiences.



Recently, I was discussing the theme of this article with another friend and client, Billy Bond. In addition to being an all around great person who unwittingly reenergizes you full of zest and passion for life with each conversation, Billy is also extraordinarily philosophical. He internalizes concepts and ideas, collects as many viewpoints as possible, and challenges the pros and cons before formulating any opinions. He thinks before he acts. After explaining to Billy what I wanted to accomplish within this text, he paused, thoughtfully digested my idea, reflected, and then earnestly and excitedly encouraged me to write it. Well, it was more

like he mandated I do it. I was hesitantly balancing my strong personal feelings and views against the angst of potential market-place negativism. I felt like the marathon runner falling down at 25.9 miles and Billy was 10,000 voices in the crowd yelling and screaming both encouragement and instruction to do something you are sure that you never should have undertaken in the first place. But Billy reinforced for me the understanding that my industry associations are based on relationships. Relationships predicated upon many shared values and relationships that are mutually beneficial. I stood back up and continued my marathon.

Billy's rationale for the overwhelming support took root in a comment his daughter made to him years ago. After telling his family about his organization's differentiation initiatives at the dinner table, his daughter said something to the effect of "Dad, if you spent the same amount of time focusing on and treating our family the same way you treat your customers then we'd all be much happier." Read that again. Slowly. But this time think about all painful things unsaid, let alone communicated, by our loved ones. While I may have needed Billy's 10,000 voices to push me across the finish line, I cannot even imagine how loudly and painfully his daughter's sole, soft voice bulldozed through his heart again and again.

Billy proceeded to explain that upon reflection of that comment, he felt hypocritical for trying so hard to differentiate himself in the professional world without regard to his personal, mental and spiritual relationships. He further explained that he realized that he was leading separate and distinct lives based on what he was doing in a singular and specific moment. He decided to align all facets of his life in the interests of health and happiness. Billy decided to change personally.

Billy took the time to document who he wanted to be as a person; a father, a husband, a musician and as a steward of his faith. That was the "what" he wanted to be in the eyes of others. The perception he desired from others. He then listed on 3X5 note cards how

he would accomplish these objectives, not only as a daily reminder, but also so that he could hold himself accountable for positive change. He committed to personal change, documented a plan, and continues to execute that on a daily basis. Plainly said, Billy applied his differentiation business model to his personal life and he and his family are glad he did. And it took that life changing moment to clarify that *Personal Differentiation* change was needed.

As I reflect upon my professional career, and specifically as it pertains to the dozens of articles I have authored within the insurance industry, I realize that I am really no different than the thousands of authors and consultants before me. Everything I have written centered on driving top line revenues, or bottom line earnings, or organizational value or long-term organizational viability (including a large part of this document). For that, I make no apologies. Such initiatives support the mission of our firm and have helped organizations within our industry attain a higher standard of success. But our corporate mission statement, like so many of yours, also addresses our stakeholders - Our clients. Our employees. Our shareholders. Today, I also recognize the stakeholders in my personal life, family, friends, co-workers and clients.

So to you as individual stakeholders within the context of any personal relationship, I challenge you to reflect upon the following Four-Step Differentiation Process once again. But now think about each area of your life whether as a spouse, a parent, a son or daughter, a sibling, a friend or a part of your community.

1. Understand what makes you different
2. Know how to articulate it
3. Be able to show it
4. Ask others to share it

Just as Pat asked me how I was different than every other jerk boss Micki ever had and just as Billy reflected on his daughters statement, ask yourself how you are different in each of the various personal relationships that you maintain.

1. Do you understand what makes you different from the millions of other people in the world in similar roles?
 - How do your stakeholders perceive you?
 - Why do they maintain a relationship with you?
 - Have you solicited feedback from your relationships relative to your strengths and weaknesses?
 - Do you ask why people continue to remain in a relationship with you?
 - What are the strengths and weaknesses of others you know in similar relationship capacities?
2. Do you know how to articulate your differentiation to others (the things you say or the promises you make)?
 - Remember, this articulation is not at all about you and how your relationships make the world a better place for you. Rather, it's also about the other party and how you can/will make the world a better place for them. It's about what you say, the promises you make and how you follow through on those commitments.
3. How do you show your differentiation to others (an unsolicited hug, a kiss, a note, a gift, putting your family before your cell phone, leaving work at work, a show of support, wanting to hear another's response after we ask "how are you?", really believing our daily pleasantries exchange when we say "good morning")? Are the relationships in which you engage mutually beneficial?
4. Individually, I do not believe you need to ask others to share your personal differentiation and the positive effects it has on them. What I do know, however, is that individuals engaged in mutually beneficial relationships will share positive experiences on their own.

While easy to rationalize why we as individuals cannot, or will not, internalize the above, it is much more difficult to confront the realities that there is indeed room for improvement in our personal lives. The first step is making the commitment and taking the time to do something about it. And thus my next challenge to you. Take the first step. Make the commitment to at least re-

flect on the various areas of your life. Validate where you excel but recognize areas where you can improve. Align who you are at work, at home and in the community. Then take action. Do something about it. Execute, execute, execute and make the world a better place for all those you influence.

A great example of taking action and executing comes from another insurance executive who has been instrumental in guiding me through some recent personal challenges, which I will soon address. Jason Hellickson is a young, driven, intelligent executive who exemplifies professional and personal success. Jason asked me how I reflect on a daily basis. This was not a random question. We were talking about family, health, and the extremely taxing obstacles that life in general throws our way. Jason was not merely making conversation, but was instead genuinely challenging me on what turned out to be a more difficult question than when taken at face value.

Jason explained that on his drive to work every morning, he listens to soothing music and reflects what he wants to accomplish that particular day. On his drive home, he again listens to comparable music and assesses the accomplishment of his daily goals. Naively, I asked an assumptive question about the business nature of such reflection.

Jason ardently and almost in an offended manner insisted that “business” was not the question nor subject matter in play. Jason explained that he allocated plenty of time for professional reflection. Instead, he was addressing personal reflection – who he is as an individual and what he will do that day to support his individuality. While seemingly simplistic, his words and his challenge to me were intoxicating. My eyes and more importantly my perspective of life were gradually opening to a new way of thinking. Since that day, I no longer listen to talk radio during my 15 minute drives to and from work. I now reflect on who I want to be personally, how I will show this to others through my actions, and ultimately how I want others see me.

You see, after repeatedly internalizing that inter-action I also realized that we spend the grand majority of our days thinking about and stress-

ing about the future and the remaining minority of our time living in the past. We hurriedly accomplish one task, to move on to the next, so that we can hurry up and make our next appointment or phone call, so that we can race home in time for dinner, so we can rush the kids to bed, so we can do some laundry or cleaning before bed time, etc. We continually focus of what is next in our lives. Then once in awhile, time permitting, we may sit back and reminisce about previous highs and lows in our life’s past.

Rarely, however, do we really enjoy the singular, specific moment we are in. Rarely do we set our mind free from all the external stress and noise and simply appreciate the present. Jason challenged me to reflect on how I want to act in a given day and review whether I accomplished my daily personal goals...future and past. But in between those spaces, the challenge was also to bring my mind back to the present, focus on what I was doing in a point of time, and welcome the moment. Smelling the food on the oven as it cooks versus worrying about how it will taste. Internalizing the after work conversations with the spouse versus repeatedly checking cell phone ping after ping. Making the traditionally obligatory hug with a friend last five times longer than it used to. Appreciating the changing of the season versus letting it pass us by. How liberating at any point during the day to simply be at peace with the present without living in the future or the past. How liberating to take the time to show others how much we respect our time together... right then and there.

Summary

As an industry, we are a charitable and caring community. As professionals, we are a driven collection of colleagues allocating extraordinary time and effort to improve our corporate and collective professional success. But who are we as individuals? Are we willing to advance our personal lives by taking the time to reflect and change? Are we willing to expend the same amount of time and energy in improving our personal lives as we do in our professional world?

Eleven years ago, if someone told me that I would be working in the insurance industry, I may very well have accused the other party of insanity. Today, I could not imagine leaving it.

I have the privilege of calling many of you clients and the honor of calling some of you friends. The collective impact of the insurance community on my life has transcended that of my professional career and has truly and positively benefited my personal life. While my colleagues and I may have taught you how to differentiate your organization, you all have taught me how I can differentiate myself as a person. I sincerely hope that you can find some wisdom in the words and experiences of your industry peers to help you in the same manner.

Let me now explain my wakeup call addressed in my opening comments that really pushed me to act. Last year, I was diagnosed with Epithelioid Sarcoma. This rare and aggressive cancer affects 40 to 100 new people annually or roughly .00008% of all new, annual cancer diagnosis in the United States. Epithelioid Sarcoma is a soft-tissue cancer that starts in the extremities and metastasizes via the lymph nodes or blood stream primarily to the lungs. It most often targets young males in their 20s and 30s. The good news thus far is that I am still classified as young.

I have survived four surgeries, dozens of hospital visits, thousands of pills (no exaggeration) and more pokes, pricks, and holes in my body than I care to count. After experiencing an arm amputation and partial lung removal (due to a metastasis), I have come to intimately know pain and pain no longer hurts. Rather, it is a daily discomfort that I manage. But while I have become virtually immune to my physical pain, I am noticeably more susceptible to mental pain as I reflect more and more on the discrepancies between who I want to be and how others see me. Based on my recent reflections on *Personal Differentiation*, I have sincerely been awakened in my familial, mental, and spiritual lives. Whereas my diagnosis may be the catalyst or the “what” for such a reinvigoration, my conversations and experiences with family and friends has served as the foundation for the “how” I can change.



Initially, I naively believed that my diagnosis would not change me. I told my wife every day that I loved her, kissed my children every night I was home, prayed every evening, thoroughly enjoyed life, and unshakably believed in my faith. I was pretty comfortable that I was an upstanding and rooted individual. Likewise, I assured myself that I could never actually identify myself as an amputee nor as a cancer survivor because I am still me and lived what I believed was a full life. How wrong I was on several counts.

The outpouring of love, support, and prayers from my family, friends and community has been nothing shy of miraculous. And the sharing of personal life experiences from the people within the insurance industry (as well as my other communities) has truly helped me “see” the world in which I was living. Seen in a new light, my personal life as a father, as a spouse, a son, a brother, a friend and

a colleague had much room for improvement. Throughout my personal reflections, I never felt as if I was failing in my personal endeavors but instead came to the realization that I can always improve for me and for those around me. I can do so much more to make the world a better place for my family and friends. However, I need to consistently reflect on how I want to be seen, ask my relationships how they actually perceive me, plan for change, and reallocate my priorities to execute. Know. Articulate. Show. Share.

Today, I am proud to identify myself as a professional within the insurance industry. You have helped me reflect upon and see the person I am both at work and at home. You have challenged me to ask questions of those around me, commit to change and establish a plan for enhancing the type of father, husband, son, brother and member of society I want to be. Even more importantly, I am now proud to identify myself as both an amputee as well as

a cancer survivor. While those two things do not in and of themselves define me, they are an integral part of who I am today and the new communities to which I belong to both receive and more importantly give support. Neither the cancer nor the amputation nor the partial lung removal discourages or depresses. To the contrary, I am blessed with a positive attitude, not so much as a daily choice I have to make, but more so as the person I am fortunate enough to be. And that person is a direct extension of my faith, family and friends - - my personal trinity if you will.

Due to the extreme rarity of my cancer, limited research has been facilitated. Part of my differentiation plan as a survivor is to become a part of the proactive solution instead of idly sitting back as a reactive spectator. Toward that end, I am asking for your help and support. I am raising awareness as a baseline to help research efforts in identifying the cause of Epithelioid Sarcoma so that preventative measures can someday be identified. I am not asking you for monetary donations. You all have your own personal trials and tribulations as well as charitable causes. You are some of the most caring and giving individuals I know and your generosity cannot be quantified. I cannot, nor will not, place or push my personal cause before those that so intimately affect your lives.

At the same time, I understand that I have been blessed with the ability, resources, forums and relationships to positively impact the lives of current and future Epithelioid Sarcoma survivors. I am compelled to act, not merely for the benefit of my prognosis, but in knowing how my differentiation as a survivor can help those in my new cancer community. I would be remiss for not trying. I understand my differentiation as a survivor. I can articulate it. And now I am asking for your help in showing it.

I invite you to share this article with your co-workers, colleagues, friends and family if you believe others may benefit from it. Concurrently, help me get the word out. My goal in this request is to simply inform the community that a rare and often fatal disease named Epithelioid Sarcoma exists. There is limited research, no known causes, no cures, few clinical trials, no preventative treatments and ultimately an

extremely limited understanding of the disease. As such, the average lifespan of an Epithelioid Sarcoma patient is five to seven years. I was diagnosed in June 2009. As a person who deals with numbers and stats every day, I consistently tell insurance agents and brokers that average is not good enough. Not for you. Not for me. We all have to be better than average. Since I hate losing, please help me win. Since I hate sameness, help me be different. Help me advance my differentiation as a survivor so that I can show the cancer community that promises made are promises kept. Summarily, help me make a difference in the lives of future cancer survivors.

Maybe I had to understand what it means to die before I really knew what it means to live. And while I remain far from realizing my desired *Personal Differentiation*, I have started the journey. You all have made a profound difference in my life. I can only pray that someday I can do the same for you. Until that time, reflect on your personal life. Ask yourself how you see the world around you. More importantly, think about how the world sees you. Challenge and/or validate your individual differentiation.

Understand. Know. Show. Share.

To learn more about Epithelioid Sarcoma, please visit the following websites:

<http://www.ralphmoss.com/html/epithelioid-sarcoma.shtml>

www.thedoctorsdoctor.com/diseases/epithelioidsarcoma.htm

http://sarcomahelp.org/epithelioid_sarcoma.html

